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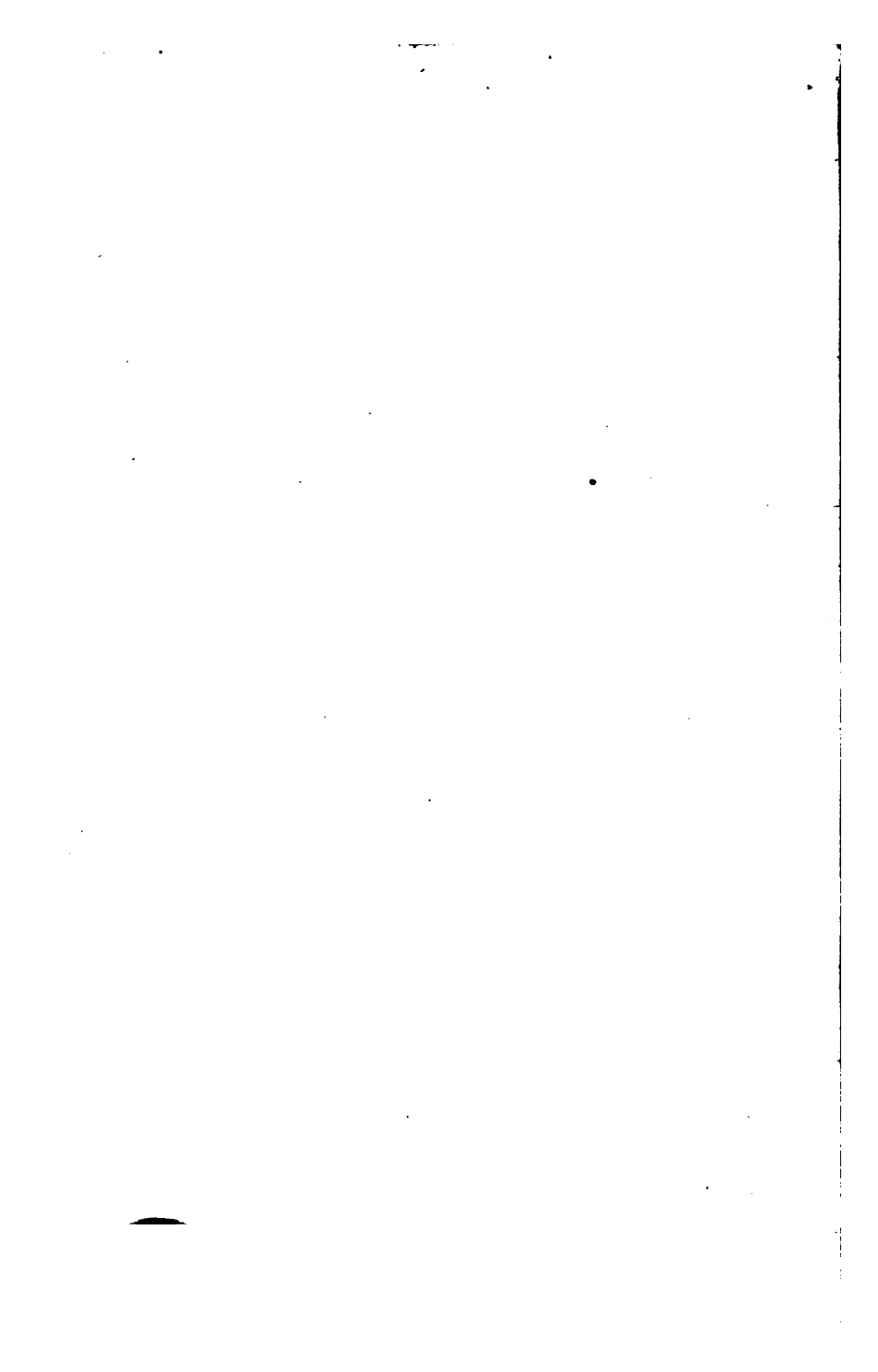
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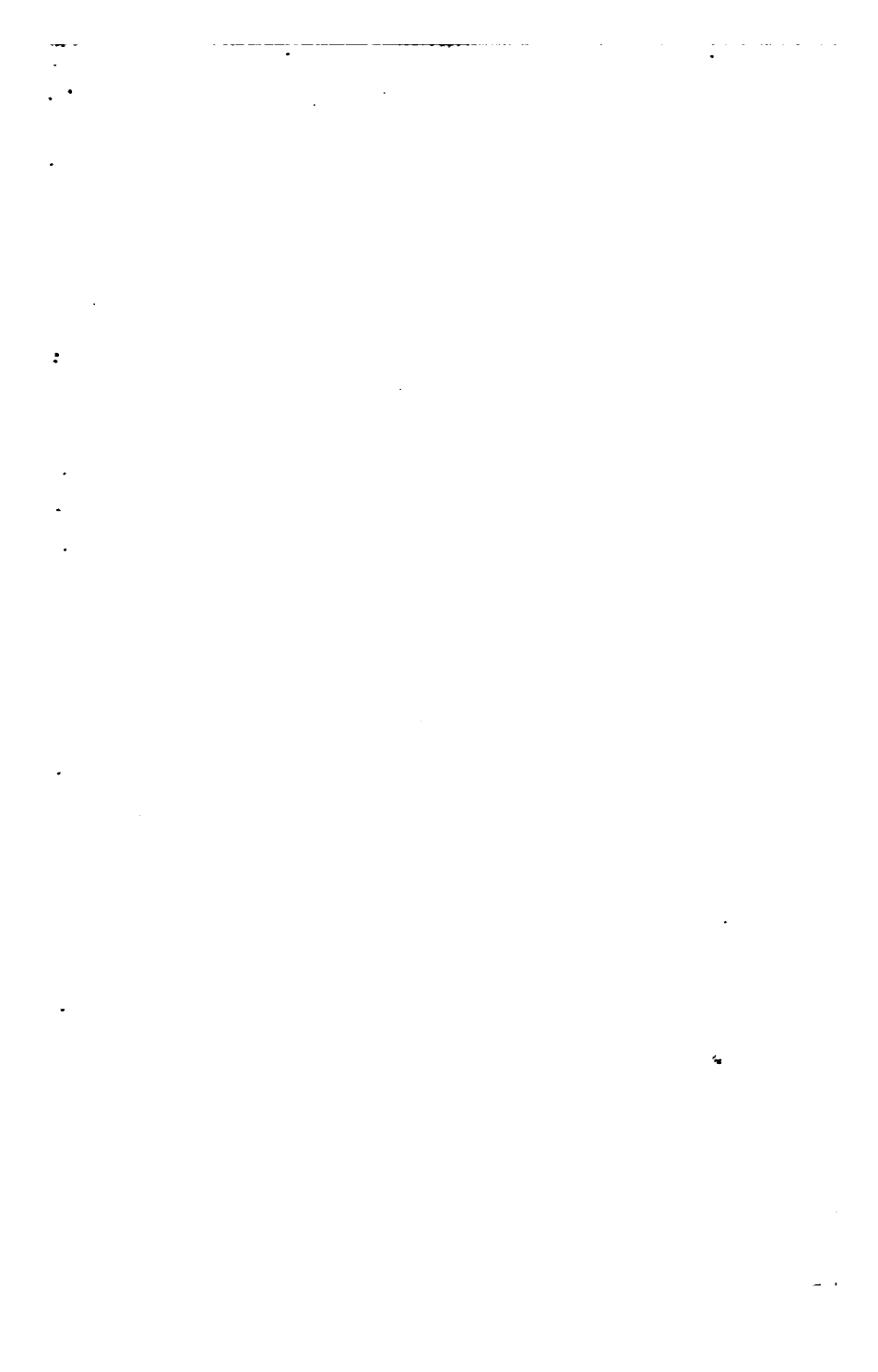


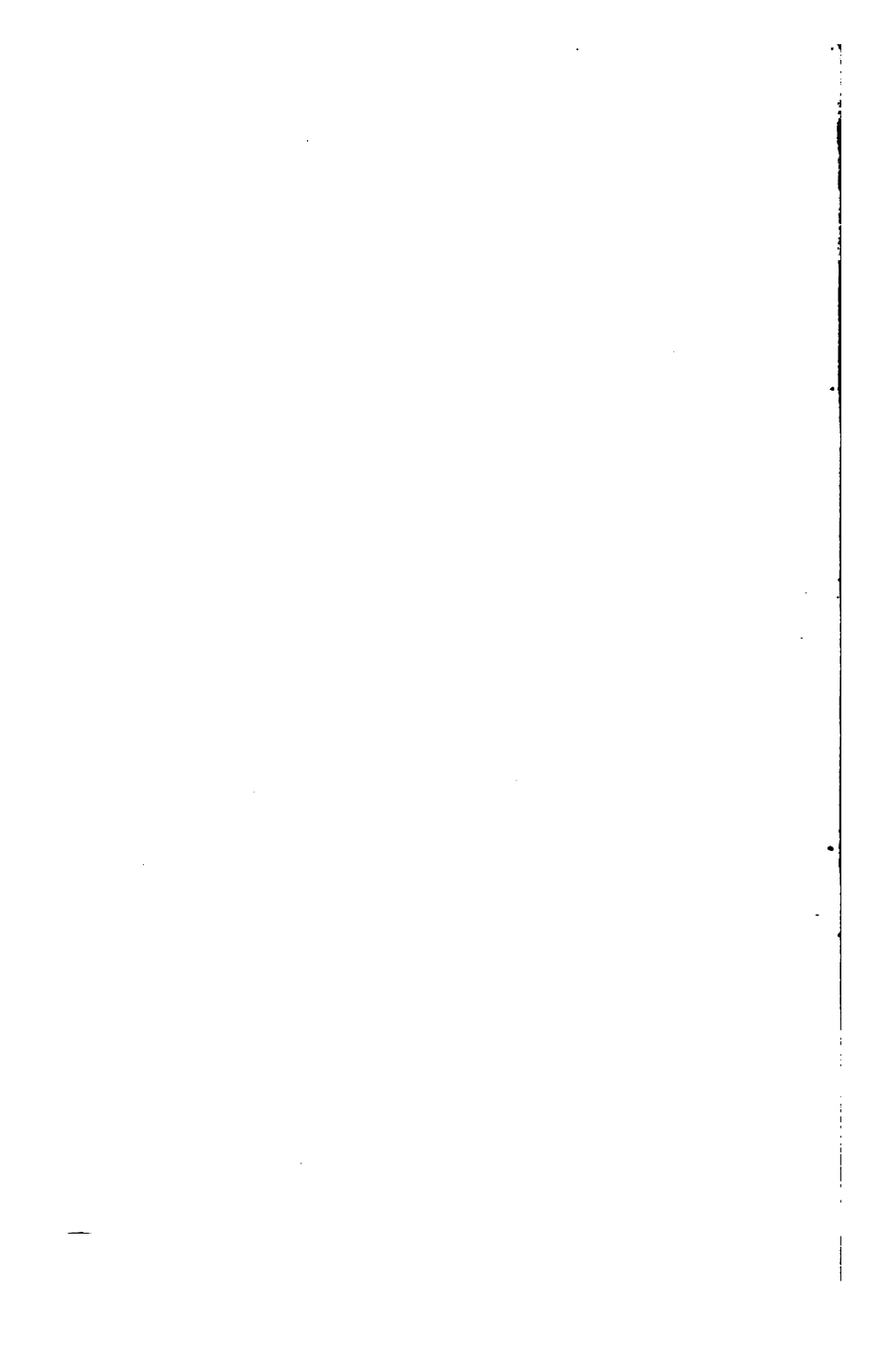
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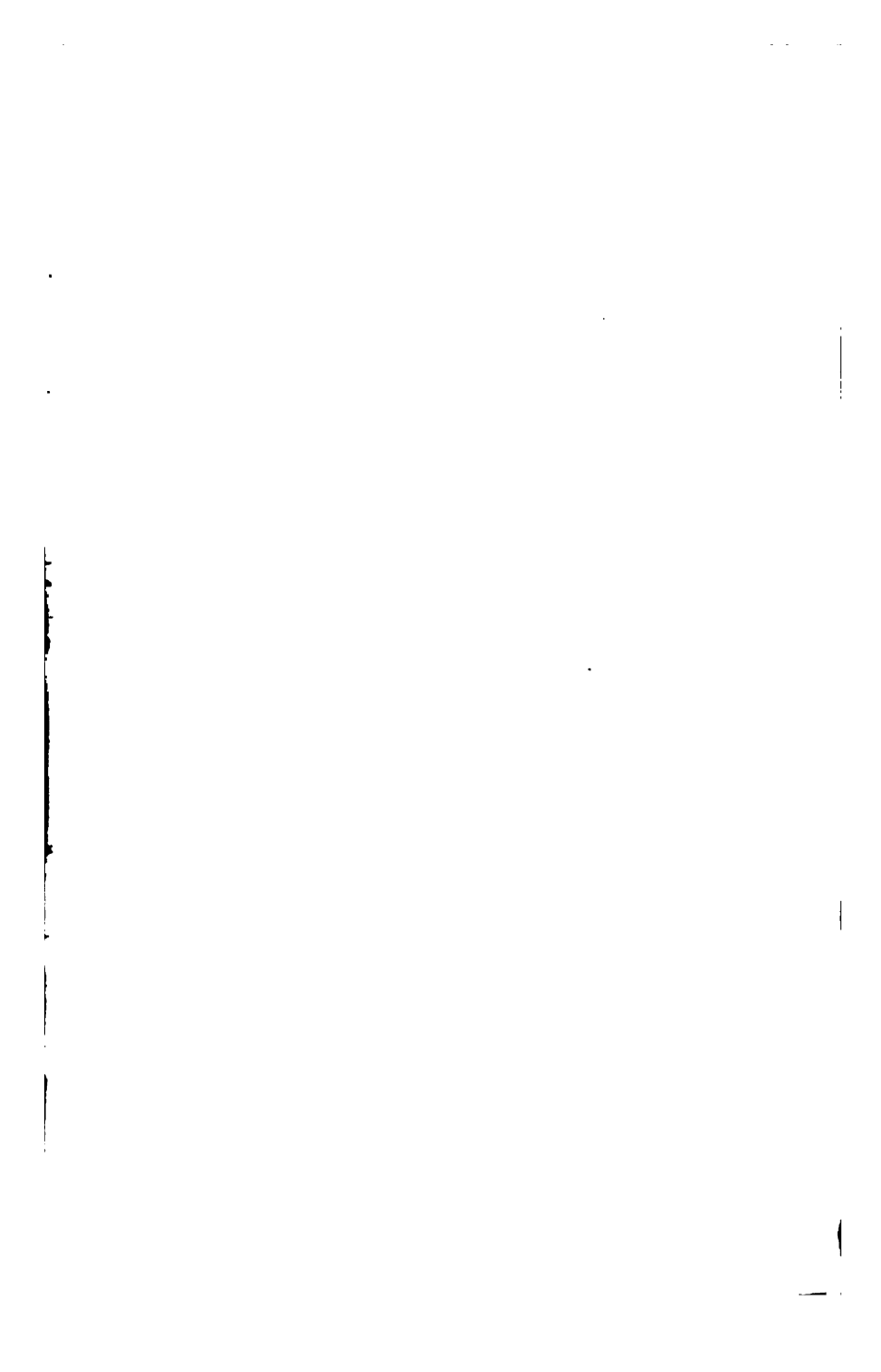


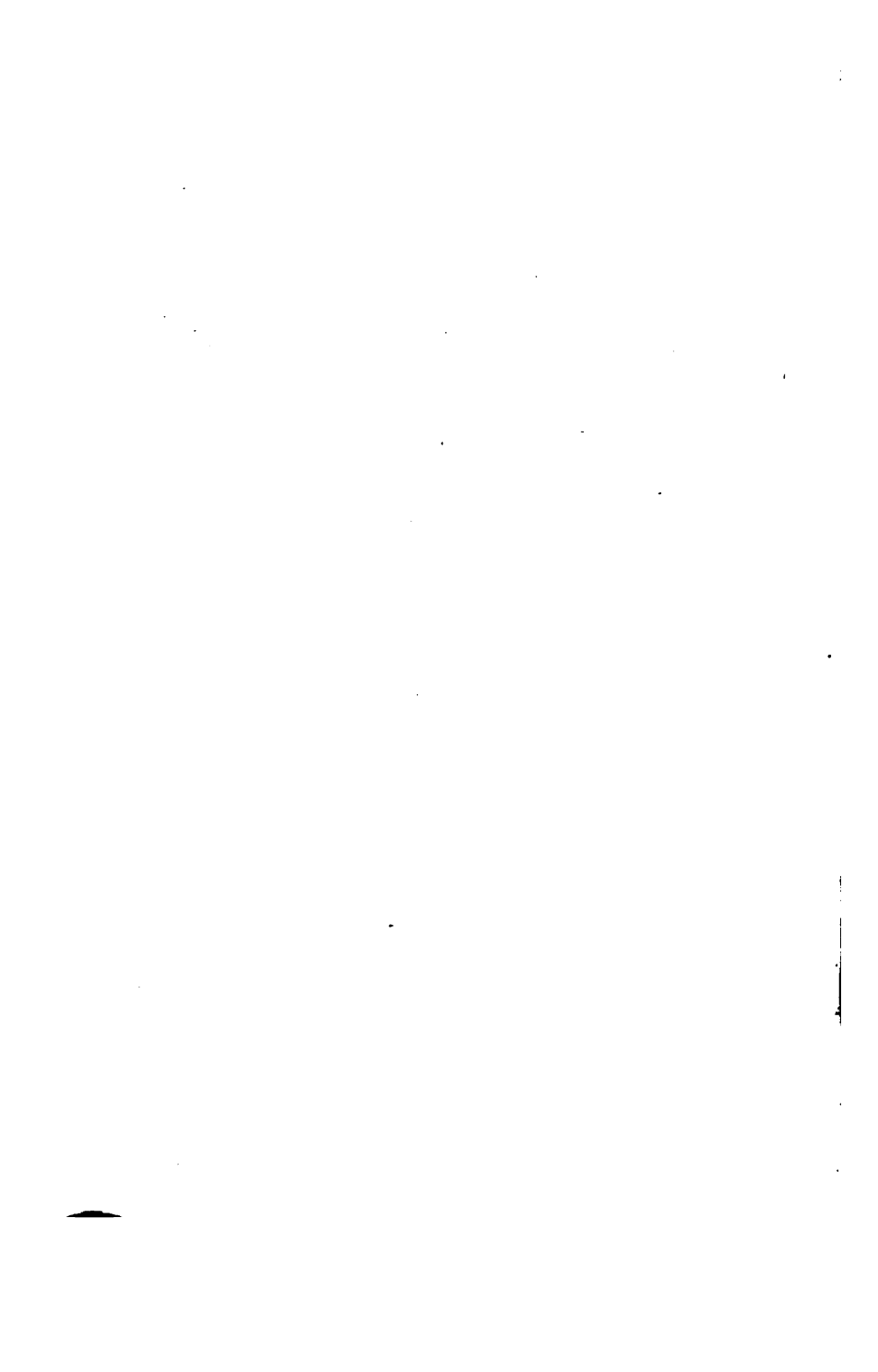
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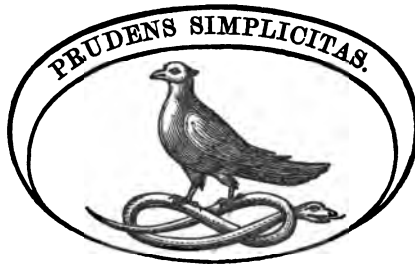




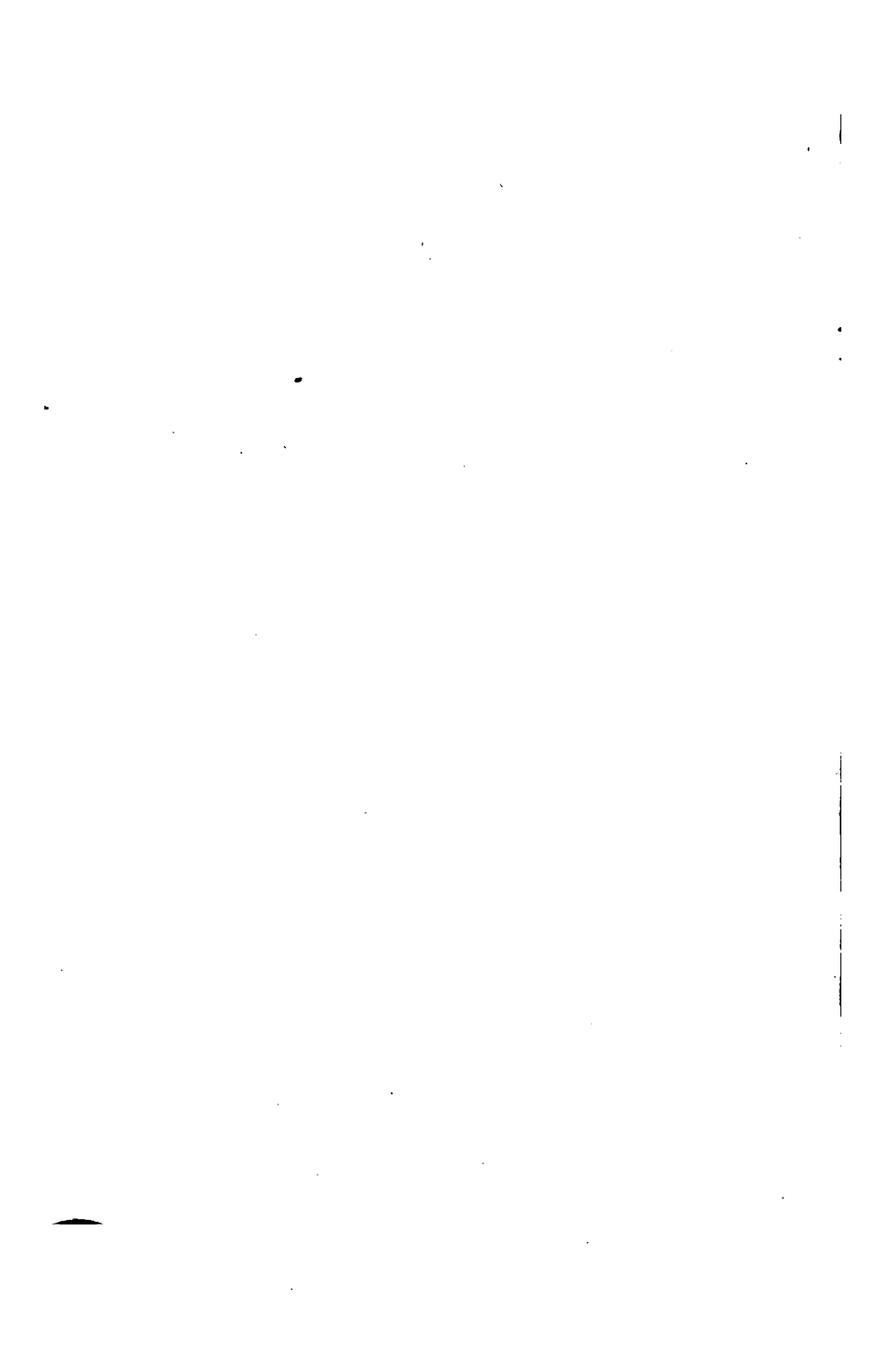
THE
CHARTERS,
ACTS OF PARLIAMENT, AND BY-LAWS
OF
THE CORPORATION
OF
THE AMICABLE SOCIETY
FOR A *Lancashire, Eng.*
PERPETUAL ASSURANCE OFFICE.

INCORPORATED BY CHARTER OF QUEEN ANNE,
Anno 1706.

Office, 50, Fleet Street, London.



LONDON:
GILBERT AND RIVINGTON, PRINTERS, ST. JOHN'S SQUARE.
1854.



THE
ORIGINAL CHARTER
OF THE
Corporation
OF THE
AMICABLE SOCIETY, &c.

ANNE, by the Grace of God, Queen of England, Scotland, France, and Ireland, Defender of the Faith, &c. To all to whom these Presents shall come greeting. Whereas Recital.
Humberstone Baron, John Hartley, William Spenceley, Richard Musgrave, and Others, have by their humble petition represented unto Us, That they have agreed upon, and entered into a voluntary Society, for the mutual benefit and interest of every person that shall at any time be a Member thereof, in order to provide for their Wives, Children, and other relations, after a more easy, certain, and advantageous method than any that hath hitherto been thought of, by an Amicable Contribution, according to certain Articles or Agreements entered into by

the said Petitioners for the purposes aforesaid. And it has been humbly certified unto Us, that their design will be of singular Use and Relief to many Families, by providing for great numbers of Widows and Orphans, who might probably be otherwise left wholly destitute of a maintenance by the sudden death of those on whom they depend :

II. And the said Petitioners have therefore humbly prayed Us to incorporate them, and all others that are or shall be concerned in the Society of *Perpetual Assurance Office*, that they may be enabled to purchase Lands to be settled as security for payment of the claims, and other uses mentioned in the aforesaid Articles :

III. Now KNOW YE, That We being graciously pleased to gratify the said Petitioners in their said request, and to encourage the said undertaking :

IV. Of Our especial grace, certain knowledge, and mere motion, have granted, constituted, declared, and appointed, and by these presents, for Us our Heirs and Successors, do grant, constitute, declare, and appoint, that our trusty and well beloved *William* Lord Bishop of *Oxon*, Sir *Thomas*

Aleyn, Baronet, Sir John Sparrow, Sir William Holford, Baronet, Sir William Read, Knight, Dame Mary Everard, Dame Ursula Bourchier, Dame Anne Maria Platte, Dame Dorothy Bedingfield, Dame Anna Maria Price, Dame Catharine Venables, Colonel Horace Walpole, Thomas Garth, John Ward, William Branthwayt, Charles Higges, Charles Cox, Samuel Collins, John Price, Abraham Tilghman, John Twelves, Richard Musgrave, Richard Coxeter, Walter Hungerford, Peter Leneve, Joseph Shaw, Richard Bromhall, Matthias Fletcher, John Grub, Lewis Monoux, Henry Neale, Charles Yallop, George Nodes, Daniel Thornbury, Joseph Ayloff, Henry Bateman, Stephen Bateman, Charles May, William Livesay, Christopher Bedingfield, Gabriel Armiger, John Dennis, Valentine Downs, Robert Parrymaln, Ralph Cary, John Ellis, John Mercer, Robert Brown, William Walsham, Esquires; White Kenet, Nicholas Brady, William Lloyd, John Stillingfleet, Emanuel Langford, John Hicks, John Esdras Edzard, Doctors in Divinity; Thomas Ayloff, William Clements, Thomas Lane, Richard Pagett, Doctors of Law; John Branthwayt, William Dawes, John Kerr, Robert Coney, Ralph Hicks, Richard Morton, James Drake, Launcelot Harrison, John Doby, Doctors of Physic; Robert Pearson, Edward Cock,

Edward Shaw, Frederick Alpe, John Heylin, William Spenceley, Robert Sanderson, Edward Hartley, Charles Hall, John Gowland, Robert Kent, George Isaacson, sen., George Isaacson, jun., Anthony Isaacson, Robert Lord, Theophilus Bedingfield, Anthony Wilks, Charles Hornby, Benedict Ithell, Nicholas Tooke, John Savage, Capt. Thomas Savery, William Terrett, Hayford Wainwright, Henry Willis, Joseph Watts, Charles Bridges, Samuel Newton, William Rutland, Richard Talson, William Dockwar, John Oldmixon, Richard Owen, Frederick Milford, John Shewell, Ralph Leicester, Gentlemen; John Harris, John Broughton, Edward Lany, William Wotton, Richard Johnson, Thomas Cook, Thomas Wagstaff, John Jaques, Richard Coliere, Vincent Barry, Samuel Haws, Zachary Wells, Humberstone Baron, Richard Tisdale, Samuel Clark, James Mashborne, Julius Cæsar, Masters of Arts; John Ward, of St. Clement's Lane, Nathaniel Carpenter, William Blakeway, James Thornhall, Nathaniel Bland, Edward Westcombe, William Levingston, Joseph Moor, Benjamin Carter, Samuel Barwick, Robert Stiles, Merchants; Richard Mount, John Halse, John Rudyard, Robert Yardley, Capt. Francis Parr, Samuel Hoole, Samuel Watkinson, Robert Bovill, John Matthews, Robert Hartley, Jasper Harman,

John Taylor, John Hartley, William Spurling, Luke Meriton, Thomas Hodson, John Nutt, Thomas Higges, Elinor Spelman, Margaret Massingbird, Elizabeth Willis, Elizabeth Clifford, Elizabeth Austin, Elizabeth Wilshaw, Theodosia Bedingsfield, Penelope Price, Elinor Hoar, Martha Flint, Isabella English, Mary Rutty, and Penelope Webster.

V. And all and every other Person and Persons who shall be admitted to be a Subscriber and Subscribers to the said *Perpetual Assurance Office*, according to the Directions hereinafter contained, not exceeding Two Thousand Persons in the whole, shall be and be called one Body Corporate and Politic in Deed and in Name, by the Name of *The Amicable Society for a Perpetual Assurance Office*. Not to exceed Two Thousand.

VI. And them by the Name of *The Amicable Society for a Perpetual Assurance Office*, We do, for Us our Heirs and Successors, make, erect, ordain, constitute, establish, confirm, and declare by these Presents, to be one Body Corporate and Politic in Deed and in Name for ever. Name of the Corporation.

VII. And we do for Us our Heirs and Successors grant and declare, That by the To have Perpetual Succession, and

same name of *The Amicable Society for a Perpetual Assurance Office*, they shall have Perpetual Succession, and that they and their Successors, by the name of *The Amicable Society for a Perpetual Assurance Office*, from Time to Time and at all Times hereafter, shall be able and capable in Law to have, take, purchase, receive, hold, enjoy, and retain to them and their Successors, any Manors, Lands, Tenements, Rents, Privileges, Liberties, Possessions, and Hereditaments, of what kind, nature, or quality soever, for the sole Benefit of the said Amicable Society, not exceeding the yearly value of Two Thousand Pounds, above all Issues and Reprizes. And moreover to purchase and acquire any Goods and Chattels whatsoever.

may purchase
Land not ex-
ceeding 2000l.
per annum,

and any Goods
and Chattels.

May grant and
convey.

VIII. And also to give, grant, alien, assign, and dispose of, any Manors, Lands, Tenements, Rents, Hereditaments, Goods, and Chattels, and to do and execute all and singular other Matters and Things necessarily relating thereunto.

IX. And that they and their Successors, by the name of *The Amicable Society for a Perpetual Assurance Office*, shall and may plead and be impleaded, sue and be sued, answer and be answered, defend and be defended, in whatsoever Courts and Places,

May sue and
be sued.

and before any Judges, Justices, and Officers of Us our Heirs and Successors, in all and singular Actions, Pleas, Suits, Plaints, Matters, and Demands of what kind or quality soever they shall be, in the same manner and form and as fully and amply as any of our Subjects of this our Realm of England may or can do, sue or be sued, plead or be impleaded, answer or be answered unto, defend and be defended.

X. And that the said Amicable Society for a Perpetual Assurance Office shall and may have and use a Common Seal for the affairs and business of the said Amicable Society. And that it shall and may be lawful to and for the said Amicable Society for a Perpetual Assurance Office, and their Successors, the same Seal from time to time at their Will and Pleasure to break, change, alter, or make new, as to them shall seem expedient.

May have a
Common Seal,

alterable at
pleasure.

XI. And We do hereby ordain, declare, and direct, for Us our Heirs and Successors, that all and every Person and Persons who hereafter shall be admitted Members of the said Amicable Society, according to the powers and authorities hereby granted, shall be and be esteemed Members of the same Corporation hereby constituted.

All Persons
admitted to be
Members of
the Corpora-
tion.

Number of
Persons incor-
porated not to
exceed 2000,
but may be
less.

All Members
to pay 6*l.* 4*s.*
per ann.

Nominees to
receive Divi-
dends.

Subscribers or
Members may
change their
Nominees,
paying 2*s.*

First 2000
Members,

XII. And We do hereby for Us our Heirs and Successors, grant, declare, and appoint, that the whole number of Persons intended by virtue of these Presents to be incorporated as aforesaid do not exceed at any one time Two Thousand, but may consist of any less number. And that every of the said before named Persons, and all other Persons who shall be admitted into the said Society as aforesaid, shall and may pay upon his or her own life Six Pounds Four Shillings of lawful English money *per annum*, as is hereinafter mentioned; on whose decease the Nominee or Nominees of every respective Member (or their respective Executors, Administrators, and Assigns) shall become entitled unto and receive the dividends hereinafter mentioned to be made to such Nominee or Nominees. And that every such Subscriber or Member may have power from time to time, as often as he or she shall think fit, to change his or her Nominee or Nominees upon delivering up his or her former Policy, paying for his or her new Policy Two Shillings only.

XIII. And further also, That each and every of the said *first* Two Thousand Subscribers and Persons to be admitted into the said Society shall, at the time of his or her actually receiving a Policy from the Regis-

ter of the said Amicable Society, or his Deputy (except in cases of transferring or changing the Policy), well and truly pay or cause to be paid to the Person who shall for the time being be Register to the said Amicable Society for a Perpetual Assurance Office, the sum of Five Shillings of lawful English money, as and for Entrance-money, for the sole use and benefit of such Register; and also the sum of Five Shillings of like lawful English money into the Joint Stock or Fund of the said Amicable Society for a Perpetual Assurance Office, for the sole use and benefit of the same Corporation.

to pay 5s. each
to the Register,

and 5s to the
Joint Stock.

XIV. And that after Two Thousand Persons, with the Persons before named, shall be admitted into the said Society, every new Member that shall be admitted in the place of such as die shall pay Ten Shillings to the Joint Stock: And shall also pay, or cause to be paid, yearly, and every Year, accounting from the respective times of naming such respective Nominees, the sum of Six Pounds Four Shillings of lawful English money for the purposes hereinafter mentioned: the said Four Shillings to be paid quarterly, and the said Six Pounds to such Person or Persons as the Directors shall appoint from time to time to receive the same, at and by twelve equal payments, upon every first

Every new
Member after
the first 2000
to pay 10s. to
the Joint
Stock.

Also to pay
6l. 4s. annually,

or otherwise as
the Directors
may appoint.

Thursday in each Calendar month, or within ten days then next ensuing, or by four quarterly equal payments, at the four most usual feasts in the year, or otherwise as the Directors of the said Amicable Society for the time being shall think fit to appoint: at which time and times of payment as aforesaid, each Member making such payment shall and may receive, and We do hereby for Us our Heirs and Successors strictly require and command the said Amicable Society for a Perpetual Assurance Office, without other fee or reward to be paid for the same, to deliver, or cause to be delivered to the respective Subscribers, one Policy of Assurance under the Seal of the said Corporation, entitling each respective Nominee or Nominees to such Dividend, or Dividends, and in such manner and form as is hereinafter mentioned.

Every Member to have a Policy under the Common Seal.

Twelve Directors.

XV. And we do hereby for Us our Heirs and Successors ordain and appoint, That there shall be from henceforth for ever Twelve Persons (Members of the said Amicable Society) to be named, constituted, elected, and appointed in such manner and form as is hereinafter expressed, who shall be and be called Directors of the Amicable Society for a Perpetual Assurance Office.

XVI. And that there shall be also from One Register. henceforth one of the Members of the said Amicable Society, to be nominated, elected, and chosen, as is hereinafter mentioned, who shall be and be called Register to the Amicable Society for a Perpetual Assurance Office.

XVII. And for the better execution of our will and pleasure in this behalf, We have made, ordained, nominated, constituted and appointed, and by these Presents for Us our Heirs and Successors, do make, ordain, nominate, constitute and appoint the said *Sir Thomas Aleyn, Thomas Ayloffe, William Branthwayt, John Branthwayt, John Broughton, Nathaniel Carpenter, William Clements, John Harris, Charles Higges, Richard Mount, Robert Pierson, and John Ward, of St. Clement's Lane* aforesaid, to be the first and present Directors of the Amicable Society for a Perpetual Assurance Office, to continue in the said office of Directors respectively until the Five and Twentieth Day of *March* now next coming, and from and after that time until other fit Persons shall be duly elected and sworn into the said Office of Directors, in such manner as is hereinafter mentioned and expressed.

First Directors' Names.

XVIII. And our Will and Pleasure is, and We do hereby require, That all the Direc-

First Twelve
Directors to be
sworn before
the Register.

tors herein before named and constituted shall, before they be admitted to the execution of their said several offices of trust, respectively take their Oaths for the due and faithful performance of their several offices of trusts, before the said *John Hartley*, Stationer (hereafter in these Presents appointed to be the first and present Register of the said Society), to whom We do hereby for Us our Heirs and Successors give full power and authority to give and administer the said Oaths accordingly.

John Hartley
first Register
for Life.

XIX. And We have also named, ordained, constituted and appointed, and by these Presents for Us our Heirs and Successors do name, ordain, constitute and appoint the said *John Hartley*, Stationer, to be the first and present Register of the said Amicable Society for a Perpetual Assurance Office, to hold, execute, and enjoy the said Office by him or his sufficient Deputy or Deputies, for whom he shall be answerable to the Directors for the time being of the said Society, during the term of his natural life: and in case the said *John Hartley* shall die before the expiration of the term of Fourteen Years, to commence and be computed from the day of the date of these Presents, then our Will and Pleasure is, and We do hereby for Us our Heirs and Successors

grant and ordain, That the Executors, Administrators, or Assigns of the said *John Hartley*, and his, her, or their Deputy or Deputies, for whom he, she, or they shall also be answerable, and who shall be approved by the Directors for the time being of the said Society, shall hold, exercise, and enjoy the said office of Register to the Amicable Society for a Perpetual Assurance Office, for and during the remainder of the said term of Fourteen Years which shall be then to come and unexpired.

XX. And further also, That it shall and may be lawful to and for the said *John Hartley*, during his life, and also for his Executors, Administrators, and Assigns, in case he shall die at any time before the expiration of the said term of Fourteen Years as aforesaid, during so many years of the said term as shall be then to come and unexpired, to demand and receive of and from the said Amicable Society a Salary, payable quarterly at the four most usual feasts or terms in the year, of Two Hundred Pounds *per annum* if only One Thousand Persons; and Three Hundred Pounds *per annum* if Two Thousand Persons become Members of the said Society, besides the Five Shillings Entrance-money of the first Two Thousand Members.

His Salary
200*l.* per ann.
if 1000 Mem-
bers, and 300*l.*
if 2000 Mem-
bers.

XXI. And we do hereby for Us our Heirs and Successors will and require, as John Hartley, well the said *John Hartley* as every other Person who shall be constituted by him, his Executors, Administrators, or Assigns as aforesaid, to execute the said office or place of Register, before he be admitted to the execution of that Office, and also every Register to the said Amicable Society hereafter to be chosen, to take his corporal Oath before the Directors of the said Amicable Society, or before any Three or more of them, now and for the time being, for the due and faithful execution and performance of the said Office of Register; to which Directors, or any three of them, now and for the time being, We do hereby for Us our Heirs and Successors give full power and authority to give and administer the said Oath accordingly.

and every other Register, to be sworn by three of the Directors for the faithful Performance of the Office.

XXII. And We do hereby for Us our Heirs and Successors grant, ordain, and appoint, that one full Sixth Part only of the first Six Pounds Annual Contribution Money of all the Members of the said Amicable Society, and no more, shall be duly paid to and amongst all and every such Nominee and Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators,

Only a Sixth Part of the Annual Contributions to be divided amongst the Nominees the first Year.

or Assigns, who respectively shall die in the first year, to be computed from the Five and Twentieth Day of *March* now last past, in equal shares and proportions: And that Four Thousand Pounds of lawful English money shall be duly paid, and equally divided to and amongst all and every such Nominee or Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators, or Assigns, who respectively shall die in the second year, *viz.* the Year of our Lord Christ One Thousand Seven Hundred and Seven: And that Six Thousand Pounds of lawful English money shall be duly paid, and equally divided to and amongst all and every such Nominee or Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators, or Assigns, who respectively shall die in the third year, *viz.* in the Year of our Lord Christ One Thousand Seven Hundred and Eight: And that Eight Thousand Pounds of lawful English money shall be duly paid, and equally divided to and amongst all and every such Nominee or Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators, or Assigns, who respectively shall die in the fourth year, *viz.* in the Year of our Lord

4000*l.* the
second Year.

6000*l.* the
third Year.

8000*l.* the
fourth Year.

10,000*l.* the
fifth Year.

Christ One Thousand Seven Hundred and Nine: And that Ten Thousand Pounds of lawful English money shall be duly paid, and equally divided to and amongst all and every such Nominee or Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators, or Assigns, who respectively shall die in the fifth year, *viz.* in the Year of our Lord Christ One Thousand Seven Hundred

And ever after
10,000*l.* and as
much more
as shall be
agreed by a
General Court
of Members
annually held.

and Ten: and that Ten Thousand Pounds of lawful English money, and so much more as shall be agreed on by a majority of the Members of the said Amicable Society for the time being, assembled in a General Court, shall be annually paid, and equally divided to and amongst such Nominee or Nominees of the Member and Members of the said Amicable Society, their respective Executors, Administrators, or Assigns, who shall die in every year then next ensuing.

If not full
2000 Members,
a proportion-
able division
to be made.

XXIII. But in case there should not be Two Thousand Subscribers, then in each year such part of the said annual payments of Six Pounds to be paid by the Subscribers, shall be distributed in the manner aforesaid, as shall be a just proportion to the said respective sums hereby appointed to be distributed in case there shall be Two Thousand Subscribers.

XXIV. And further, also, that the Remainder of the Monies which shall be so contributed and paid as aforesaid, shall, together with such Interest, Increase, or Improvements as shall arise, accrue, or be made thereof or thereby, or shall arise or be received for Annuities to be granted by the said Amicable Society to their own Members only, be reserved and improved by the said Amicable Society for a Perpetual Assurance Office, for the sole use and benefit of all and every the Members of the same Corporation, according to their respective interests therein.

The remainder of the Contributions, together with the Interest and what shall be received for Annuities, to be laid up for the benefit of the Members.

XXV. And We do hereby for Us our Heirs and Successors grant unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, that it shall and may be lawful to and for the Directors of the said Amicable Society for the time being, or any Seven or more of them, to assemble and meet together in some convenient place within the Cities of London and Westminster or the Suburbs thereof, when and as often as they shall think fit, and then and there hold Courts; and that every such Court or Meeting, or Assembly of Directors of the said Amicable Society as aforesaid, shall be and be called a Court of Directors of the said Amicable Society for a Perpetual Assurance Office.

Seven or more Directors to hold Courts.

Every such Court to be called a Court of Directors.

Major part of the Directors to manage the Affairs of the Corporation according to the Charter, and such By-Laws as shall be made at General Courts.

XXVI. And that it shall and may be lawful to and for the Directors of the said Amicable Society, or the major part of them, from time to time assembled in Court as aforesaid, to order, manage, and direct the affairs and business of the said Corporation, according to the Rules and Directions herein mentioned and ordained, or according to such Rules, Orders, By-Laws, and Ordinances, as shall be made, ordered, and agreed upon, by the Members of the said Amicable Society for a Perpetual Assurance Office, or the major part of such of them as shall be assembled in a General Court of the said Corporation.

Directors and the Members may meet from time to time in London, Westminster, or the Suburbs, and then to be called a General Court.

XXVII. And further also, that it shall and may be lawful to and for the Directors of the said Amicable Society for the time being, or the major part of them, and all other Members of the said Corporation, or so many of them as shall think fit to be present, from time to time to assemble and meet together in some convenient place within the Cities of London and Westminster, or the Suburbs thereof, and when and as often as the Members of the said Corporation shall be assembled in manner as aforesaid, they shall be and be called a General Court of the Amicable Society for a Perpetual Assurance Office. And in such General Court (which our

Will and Pleasure is shall not consist of less than Twenty Members of the said Corporation) it shall and may be lawful to and for the Members of the said Amicable Society, or such of them as shall be assembled in a General Court as aforesaid, to constitute, ordain, and make such and so many reasonable By-laws, Rules, Orders, and Ordinances, for the good Government of the said Amicable Society and the Members and Affairs thereof, as to them, or the major part of them being then and there present, shall seem necessary and convenient, with reasonable Penalties to be contained in such By-Laws on the offenders for non-performance of, or disobedience to, the said By-laws, to the use of the Amicable Society for a Perpetual Assurance Office, without any account to be rendered for the same to Us our Heirs or Successors. And the said By-Laws, Rules, Orders, and Ordinances, or any of them, to alter, change, or annul as the said General Court shall think requisite, and to mitigate the same as they shall find cause, so as all and singular such By-Laws, Rules, Orders, and Ordinances, Fines, and Amerciaments, be reasonable, and not repugnant or contrary to the Laws or Statutes of this our Realm, or to the prejudice of any other Company or Corporation.

General Courts, not consisting of less than 20 Members,

may make By-Laws,

with reasonable Penalties,

and alter them as they shall find cause.

XXVIII. And further We have given and granted, and by these Presents for Us our Heirs and Successors do give and grant unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, power and authority, by a majority of votes of such Members of the said Amicable Society who shall be present at a General Court of the said Corporation, to be annually held for that purpose, to choose and elect Yearly, on the Five and Twentieth Day of *March*, or within Forty Days after, Twelve Members, and no more, of the said Amicable Society, who at that time shall live and inhabit within the Bills of Mortality, to be Directors of the said Corporation; which Directors so annually elected and chosen shall severally and respectively continue in their offices to which they shall be so elected, for and during one whole year, and until others shall be duly chosen and sworn into their places respectively.

New Directors to be chosen annually on the 25th of March, or within forty days after, to continue for one Year, and until others are chosen.

XXIX. Provided, and our Will and Pleasure is, that at the time of every such annual Election of Directors of the said Amicable Society, there shall be always Four or more of the Directors who served in that office the preceding year, if so many shall then inhabit within the Bills of Mortality, continued in the said office of Directors the

Four or more of the Old Directors to be continued.

succeeding year, to instruct the rest of the new-elected Directors in the Government and Management of the affairs of the said Amicable Society.

XXX. And We do hereby for Us our Heirs and Successors grant and ordain, that in case any Person or Persons hereby nominated, or hereafter to be elected Director or Directors of the said Corporation as aforesaid, shall happen to die within the space of one year after such nomination or election, or shall act contrary to his or their trust in that office; and that the same shall be so declared by the rest of the Directors of the said Amicable Society, or the major part of them; or shall refuse or neglect duly to act in, or take upon him or them the execution of the said office of Director; or shall neglect or refuse to take an Oath for the due execution of the said office, after being twice requested in that behalf by an order from any Six or more of the Directors of the said Amicable Society for the time being; or in case of any Removal of any Director of the said Amicable Society, or in case of any other Vacancy of the office of a Director; then, and in all or in any of the said cases, some other Member or Members of the said Amicable Society then living and inhabiting within the weekly Bills of

If a Director dies or shall act contrary to his trust,

or refuse or neglect to act, or to take an oath for the due execution of his office; or in case of any other vacancy; some other Member to be elected in his place by the Directors, or as a General Court shall determine.

Mortality shall be elected and sworn in their respective places by the rest of the Directors of the said Amicable Society for the time being, or the major part of them, or otherwise, as the General Court of the said Amicable Society shall determine, to continue Directors for the remainder of the year, and so as often as the case shall so happen.

A Chairman
appointed at
Courts.

XXXI. And We hereby for Us our Heirs and Successors grant, ordain, and appoint, that in all meetings of the Court of Directors or other Courts of the said Amicable Society, it shall and may be lawful for the Directors of the said Amicable Society for the time being, or the major part of them when assembled, to choose and appoint from time to time one of the Directors of the said Amicable Society then present to be Chairman of the same Courts; which Chairman for the time being shall, in case of equality of votes, have from time to time the casting voice.

One Vote only
for each Mem-
ber.

XXXII. And we do hereby further ordain, direct, and appoint, that no one Member of the said Amicable Society shall in any election of the Directors of the said Corporation, have or give any more than one vote, whatever his share or interest in

the Joint Stock of the said Amicable Society is or shall then be.

XXXIII. Provided always, and our Will and Pleasure is, that every Person who shall hereafter be elected and chosen into the place or office of a Director of the said Amicable Society, shall, before he be admitted to the execution of the said office, take an Oath for the due and faithful performance of his trust before any Three or more of the last preceding Directors of the said Corporation: To whom We do hereby for Us our Heirs and Successors give full power and authority to give and administer the same Oath accordingly.

Director to take an Oath for the due performance of his trust.

XXXIV. And We do hereby for Us our Heirs and Successors grant and ordain, that it shall and may be lawful to and for the Twelve Directors of the said Amicable Society for the time being, or the major part of them, from time to time, as often as they shall think fit, to assemble and hold Courts, and therein to transact, treat, and consult, of and concerning all matters and things relating to the said Amicable Society and their Joint Stock, and hear and determine all controversies that shall or may in anywise happen or arise thereupon. And further also, that the Directors of the said

Directors may hold Courts as often as they think fit,

and may admit or reject Members,

Amicable Society for the time being, or the major part of them, shall or may at such Courts or Meetings, admit, approve, or reject any Subscription or Subscriptions of any Person or Persons who shall offer to subscribe, or to pay any Sum or Sums of Money to the Joint Stock or Fund of the said Corporation, as to the said Directors, or the major part of them, shall seem convenient; and shall and may also at their will and pleasure choose, put in, and remove all inferior Officers of or belonging to the said Corporation, other than the Register hereby named.

and choose and remove inferior Officers.

Matters may be transacted by an Attorney, except in the Election of a Director or Directors.

XXXV. And We do hereby further, for Us our Heirs and Successors, grant and declare, that it shall and may be lawful to and for every Member of the said Amicable Society, who shall be then living in the country, or be otherwise absent, to depute from time to time, by writing under his or her Hand and Seal, some known Person residing within the Bills of Mortality to be his or her Attorney, to transact or perform all matters for him or her relating to his or her interest in the said Society, as fully and effectually as if he or she were actually present, excepting only in or concerning any election of a Director or Directors of the said Amicable Society.

XXXVI. And We do hereby for Us our Heirs and Successors strictly require and command the said Amicable Society for a Perpetual Assurance Office, and their Successors, that they keep, or cause constantly to be kept as occasion shall require, one or more Register, or Entering Book or Books, wherein shall be fairly entered or written all and every the Names and Titles, Ages and Places of Abode, of the several Subscribers (now and for the time being) to the Joint Stock or Fund of the said Corporation, and of the respective Nominees of such Members, and all and singular Sum and Sums of Money which from time to time shall be received and paid, and the time when, and the names of each Person for whom, such Sum or Sums shall be paid. To which Book or Books all and every Person and Persons having any Title, Share, or Interest, in or to the Joint Stock of the said Amicable Society, or in or to any Dividend thereof, shall and may, from time to time, and at all reasonable times, have recourse and inspection, without any fee, gratuity, or reward to be paid or given for the same.

A Registry or
Entry Book
or Books to be
kept,

to which all
Persons inter-
ested may
have recourse
without fee.

XXXVII. And our further Will and Pleasure is, and We do hereby for Us our Heirs and Successors require and command, that every Nominee or Nominees of every

Certificates in
case of Death.

Member or Members of the said Amicable Society for a Perpetual Assurance Office do produce, or cause from time to time to be produced, a regular and authentic Certificate to the Directors of the said Amicable Society for the time being, of the Death of the Member or Members of the said Corporation, whose Nominee or Nominees he or they are or shall be respectively, certifying the place where, and the time when, such Member or Members died; and that thereupon the said Certificates shall be filed and produced by the Register of the said Amicable Society for the time being, or some other Person belonging to the said Corporation, to any Member or Members of the said Corporation, if required, at the end of every year.

The Society
may purchase
Lands, &c.,
not exceeding
2000*l.* per an-
num,

XXXVIII. And of our further especial Grace, certain Knowledge, and mere Motion, We have given and granted, and by these Presents for Us our Heirs and Successors do give and grant, unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, full and lawful power and authority to have, hold, take, purchase, receive, possess, and enjoy, by and out of such Money as shall or may from time to time arise by and be reserved to the Joint Stock or Fund of the said

Amicable Society, over and above the annual Dividends to be made as aforesaid amongst the Nominees of the Members of the said Amicable Society, on the deceases of such Members whose Nominees they are, any Manors, Messuages, Lands, Tenements, Rents, Services, Possessions, or Hereditaments whatsoever, within our Kingdom of England, the Dominion of Wales, and the Town of Berwick upon Tweed, (whether the same are or shall be held of Us our Heirs and Successors, or for any other Person or Persons whatsoever,) for the sole use and benefit of the said Amicable Society for a Perpetual Assurance Office, and their Successors, not exceeding the clear yearly value of Two Thousand Pounds of lawful English money, in all issues above reprises.

XXXIX. And We have also given and granted, and by these Presents for Us our Heirs and Successors do give and grant, unto every Subject or Subjects whatsoever of Us our Heirs and Successors, whether incorporated or not incorporated, special licence, power, faculty, and authority, to give, grant, sell, alien, assign, dispose, or bequeath unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, for the use and benefit of them and their Successors, any Manors, Messuages, Lands,

and any one
may sell, &c
to the Society,
Lands, &c.
not exceeding
that value.

Tenements, Rents, Services, or Hereditaments whatsoever, within our said Kingdom of England, Dominion of Wales, and Town of Berwick upon Tweed, so as the same do not exceed in the whole the clear yearly value of Two Thousand Pounds, in all issues above reprises.

XL. And We do hereby further, for Us our Heirs and Successors, will, authorize, and command all and singular our Judges, Justices of the Peace, Mayors, Sheriffs, Bailiffs, Constables, Headboroughs, and all other the Officers and Ministers whatsoever, of Us our Heirs and Successors for the time being, within this our Kingdom, that they and every of them respectively be from time to time in their several and respective offices favouring, aiding, and assisting, unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, their Agents and Servants, in all things, according to our Royal Will and Pleasure herein declared, and the true intent and meaning of these Presents.

All Judges,
Justices, &c.
to be assisting.

XLI. And We do hereby for Us our Heirs and Successors give and grant unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, full power and authority to make and raise a Joint Stock

The Society
empowered to
raise a Joint
Stock,

or Fund from time to time, for the ends and purposes herein mentioned, and to have and receive the benefit and advantages of the same to the use of the said Amicable Society for a Perpetual Assurance Office, and their Successors, according to such shares and proportions as they or any of them have or shall have in the Joint Stock or Fund aforesaid, and the same to augment and increase, and augment and diminish it from time to time. reduce and diminish, from time to time, as the said Amicable Society for a Perpetual Assurance Office, or their Successors, shall find most fitting and convenient.

XLII. Provided always, and for the effectual preventing the said Amicable Society for a Perpetual Assurance Office, hereby incorporated, from intermeddling or interfering with the business or affairs of the Corporation of the Governor and Company of the Bank of England, and from banking and dealing in any Trade or Merchandize: Our Will and Pleasure is, and We do hereby direct and command, That the said Amicable Society for a Perpetual Assurance Office shall not at any time hereafter discount or deal in Bills of Exchange, or Inland Bills or Notes, nor shall receive Monies or keep the Accounts or Cash of any Person or Persons (other than their own proper money-accounts, and Cash being the real produce Not to deal in Bills of Exchange, or keep Cash for other Persons, nor use the Banking trade,

nor issue Bills
payable upon
demand, nor
lend money,
except the real
Produce of the
Joint Stock,

of their Joint Stock or Fund, or such monies as shall be paid to them for the purposes herein mentioned), nor shall deal in Banking, nor anywise use the Banking trade or business; nor shall upon their Common Seal, nor by their Cashiers, Officers, or Servants, or any other person on their behalf, give or issue out any Bills or Notes payable upon demand, for a Loan of Money, with or without Interest, nor shall advance or lend any Money at Interest, upon any account or pretence whatsoever (except the Monies arising out of or by the real produce of their own Joint Stock or Fund, or to be by them received as hereinbefore is mentioned), nor shall by way of Trade or Merchandize, directly or indirectly, buy or sell, or deal in any Bullion, Gold or Silver, or any Goods, Wares, or Merchandizes.

nor deal in
Bullion or
other Goods.

In case the
Society shall
deal in Bills or
Notes, keep
the Cash of
others,

XLIII. And in case the said Amicable Society for a Perpetual Assurance Office do or shall at any time hereafter discount or deal in Bills of Exchange, or Inland Bills or Notes, or shall receive the Monies or keep the Accounts or Cash of any Person (other than their own proper money-accounts, and Cash being the real produce of their Fund, or such Monies as shall be paid to them as aforesaid), or shall deal in Banking, or any ways use the Banking trade or business, or

or deal in
Banking,

shall either upon their Common Seal, or by their Cashiers, Officers, or Servants, or any other on their behalf, give or issue out any Bills or Notes payable on Demand for the Loan of Money, with or without Interest, or shall advance or lend any Money at Interest, upon any account or pretence whatsoever (except the Monies arising out of and by the real produce of their own Joint Stock or Fund), or shall by way of trade or merchandize, directly or indirectly, buy or sell or deal in any Bullion, Gold, Silver, or any Goods, Wares, or Merchandizes whatsoever.

or issue out
Bills,

or lend any
Money except
the produce of
the Joint Stock,
or deal in any
Bullion, Goods,
Wares, or
Merchandize,

XLIV. That then, and in any of the said cases, our Will and Pleasure is, and We do hereby reserve to Ourselves our Heirs and Successors full power and absolute authority, by our or their order, in our or their Privy Council, at any time after Three Months' notice to the said Corporation, to determine this our present Charter, and the Corporation hereby made, created, or erected, and from Three Months after such Order of Council made in any of the said cases, this our present Charter and the Corporation hereby made shall cease, determine, and be utterly null and void, to all intents and purposes whatsoever.

the Charter to
be forfeited.

If the Society offend to the Value of 500*l.* or upwards in one Year, to be sued by the Attorney-General at the request and charges of the Bank of England.

XLV. And in case the said Amicable Society for a Perpetual Assurance Office shall, contrary to the Restrictions before mentioned, offend in any matter aforesaid, in any particular or particulars exceeding the sum or value of Five Hundred Pounds within the compass of any one year, to be reckoned from *Lady-Day* yearly: that then the Attorney-General for Us our Heirs and Successors, for the time being, shall and is hereby authorized and directed by virtue of these Presents, without further Warrant or Order from Us our Heirs and Successors, at the Request, and at the Cost and Charges of the Governor and Company of the Bank of *England*, by *Scire Facias*, or information or otherwise as the law shall allow of, to prosecute the said Amicable Society for a Perpetual Assurance Office for such Offence and Breach of any of the Restrictions aforesaid, and to procure these our Letters Patent, and the Corporation hereby created, by judgment thereon, to be determined and made void.

XLVI. And for the better and more effectual observance of the Restrictions and Conditions aforesaid, our Will and Pleasure is, and We do hereby enjoin and require the Directors of the said Amicable Society

for a Perpetual Assurance Office, from time to time, when and as often as they shall be elected into the said Offices and Places, and before they respectively act therein, to take an Oath before such Persons, and at such Times as the Oath of their Office shall be administered to them, for the due and careful observance of the said Restrictions hereinbefore mentioned, and not wittingly or willingly to act contrary thereunto, or to break or infringe, or assent to or connive at the breaking or infringing, of the same, or any of them.

Directors to take an Oath for the due observance of the Restrictions in the Charter.

XLVII. Lastly, We do by these Presents, for Us our Heirs and Successors, grant unto the said Amicable Society for a Perpetual Assurance Office, and their Successors, that these our Letters Patent, or the Inrolment thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the law according to the true intent and meaning hereof, and shall be taken, construed, and adjudged in the most favourable and beneficial sense for the best advantage of the said Amicable Society for a Perpetual Assurance Office, and their Successors, as well in all Courts of Record as elsewhere, and by all and singular the Officers and Ministers whatsoever of Us our

Patent shall be valid in Law, and construed in the most favourable sense for the Society.

Heirs and Successors. In Witness whereof,
We have caused these our Letters to be
made Patent.

Witness Ourself at *Westminster*, the Five
and Twentieth Day of *July*, in the
Fifth Year of our Reign.

BY WRIT OF PRIVY SEAL,

COCKS.

THE
SUPPLEMENTAL CHARTER.

(16th January 1730, 3d Geo. II.)

GEORGE the Second, by the Grace of God, of Great Britain, France, and Ireland, King, Defender of the Faith, &c. To all to whom these Presents shall come, Greeting. WHEREAS the Corporation, called by the name of the Amicable Society for a Perpetual Assurance Office, have by their Petition humbly represented unto Us, that upon the humble Petition of divers Persons therein named to her late Majesty Queen *Anne*, setting forth, that they had agreed upon and entered into a voluntary Society for the mutual benefit and interest of every Person that should at any time be a Member thereof, in order to provide for their Wives and Children, and other Relations, after a more easy, certain, and advantageous method than any that had been thought of; and upon its being certified to her said

Recital of former Patent.

Majesty that the said design would be of singular Use and Relief to many Families, by providing for great numbers of Widows and Orphans, who might probably be otherwise left wholly destitute of a maintenance; her said Majesty was graciously pleased by her Letters Patent, bearing date at *Westminster* the Twenty-fifth Day of *July*, in the fifth Year of her Reign, to incorporate and establish the Persons therein named, and all and every other Person and Persons who should be admitted to be a Subscriber or Subscribers to the said Perpetual Assurance Office, according to the directions therein contained, not exceeding Two Thousand Persons in the whole, to be and be called one Body Corporate and Politic in Deed and in Name for ever, and to have perpetual succession by the name of *The Amicable Society for a Perpetual Assurance Office*, together with several powers, privileges, liberties, and authorities, in and by the said Letters Patent granted, and particularly specified, as by the same may more fully and at large appear: That the said Corporation have ever since been a subsisting Body, and to the best of their endeavours acted under and in pursuance of the said Letters Patent; and have made improvements, and been found to be a common good and benefit, according to the

original design and institution of the said Society. But that the said Corporation have at several times, and on sundry occasions, found themselves reduced to great inconveniences and difficulties, for want of some further Powers and Authorities than are contained in the said Letters Patent, or which, by the By-Laws thereby authorized to be made, they are empowered to use and exercise; and which, if granted them, they humbly conceive, and are advised, would much tend to the good and benefit as well as relief and harmony of the said Society; That for want of such further Powers and Authorities encouragement has been given to some to decline any regular Payments of their Contribution-monies, and to dispute the power of an absolute exclusion for the default, of being five quarters in arrear thereof; and others to claim a right of voting and balloting at Elections, and other occasions relating to the said Corporation, who had no real Property or Interest themselves in or to such Policies, by which they pretended to be Members of or Contributors to the said Corporation, and otherwise irregularly to interfere in and disconcert the affairs thereof; and having humbly prayed Us, that We would be graciously pleased to grant unto the said Corporation such further Powers and Authorities, and in

Further powers wanted.

such manner, as to Us shall seem meet; We, taking the Premises into our Royal Consideration, are graciously pleased to grant unto the said Corporation and their Successors such additional Powers and Authorities as are hereinafter mentioned and contained.

I. KNOW YE THEREFORE, that We of Our especial Grace, certain Knowledge, and mere Motion, have granted, declared, ordained, and directed, and by these Presents, for Us our Heirs and Successors, do grant, declare, ordain, and direct, that no Member of the said Corporation shall have any right to vote or act in any General Court of the said Corporation, except only such as are real Contributors thereunto upon his or her own life; and that the Directors of the said Corporation for the time being, or any Two or more of them, shall have power at any of the General Courts to administer an Oath to any Person or Persons appearing there as a Member or Members thereof, and pretending or insisting to have a right to vote or ballot at any election for Directors, or in relation to making of By-Laws for the better ordering or government of the said Corporation, or any other question or matter which shall concern the said Corporation; which Oath shall be to the following

No Member
to vote except
real Contribu-
tors on his or
her own Life.

Directors may
administer an
Oath to any
Person insist-
ing on a right
to vote.

effect, viz. *'That such Person or Persons* The tenor of the Oath.
'is or are lawfully possessed of a Policy
'in the said Corporation on his or their life
'or lives, and is or are a Contributor or
'Contributors thereto in his, her, and their
'own right, and not otherwise:' And in
case of refusal or neglect to take such Oath
or Oaths by any such Person or Persons,
upon tender thereof to be made to him,
her, or them by any Two or more of the said
Directors as aforesaid, such Person and Per- Persons refus-
sons so refusing or neglecting shall be ex- ing to take t
cluded from balloting, voting, or acting at Oath to be e
such General Court as a Member of the said cluded from
Corporation. voting.

II. And of Our more especial Grace, certain Knowledge, and mere Motion, We have granted, declared, ordained, and directed, and by these Presents, for Us our Heirs and Successors, do grant, declare, ordain, and direct, that it shall and may be lawful to and for the Directors of the said Corporation for the time being, or any Two or more of them, to administer Oaths to any such Person or Persons as will voluntarily take the same for or concerning the state of Health of any Person or Persons that shall be proposed to be admitted into the said Society, and of and relating to the Deaths of any Members or Nominees therein, or in rela-

Directors may administer Oaths relating to the health of proposed Members, and to the Deaths of Members ;

or relating to
lost Policies,

and may ex-
amine on Oath
the Persons
appointed to
audit the Ac-
counts.

tion to any Policy or Policies in the said Society which shall be lost, or pretended to be lost; and for which application shall be made in order to have new Policies made out in exchange for the same; and also to examine upon Oath such Persons as shall be appointed, from time to time, to audit the Accounts of the said Corporation, if such Persons will voluntarily take such Oath.

Monies of the
Corporation
not to be lent
but on land or
Government
Security, ex-
cept Monies
lent on Claims.

III. And of Our further especial Grace, certain Knowledge, and mere Motion, We have likewise granted, declared, ordained, and directed, and do hereby, for Us our Heirs and Successors, grant, declare, ordain, and direct, that no Monies, of or belonging to the said Corporation, shall at any time hereafter be lent or placed out upon any other security than land or Government security, except the Monies usually advanced or lent upon Claims, before such time as the same shall respectively become payable; and that all Claims to be made out of the Monies appointed to be annually divided by the said recited Charter or Letters Patent shall, from time to time, be paid as of the current Year wherein such Claims shall be made appear to be due, and be allowed of by the Directors out of the Monies to be divided for that Year, and not otherwise.

Claims to be
paid as of the
Year wherein
they shall be
allowed.

IV. And whereas by the said Charter the Members of the said Corporation are obliged to pay certain annual sums therein mentioned, by quarterly Payments; and in regard it is impossible that the yearly dividends to Claimants can be made, or the said Corporation subsist, if the Members or Contributors thereof are suffered to let their Contribution-money run in arrear without being subject to a forfeiture or exclusion for such their defaults: We have therefore further granted, declared, ordained, and directed, and do by these Presents, for Us our Heirs and Successors, grant, declare, ordain, and direct, that all Members and their Nominees who shall be in arrear in his or their quarterly Payments or Contributions for the time or space of One Year and One Quarter of a Year, and their respective Executors, Administrators, and Assigns, shall be absolutely excluded from all benefit or advantage from or by virtue of any such Policy or Policies in the said Society. Provided always, that no such forfeiture shall be incurred unless public notice shall first have been given in the *London Gazette* of the Sum so in arrear, and that if the same shall not be paid within the space of Three Calendar Months after the publication of such Gazette, such forfeiture will be incurred; nor unless defaults shall be made

Members, their Nominees, Executors, &c. five Quarters in Arrear to be excluded,

on three months' notice in the London Gazette.

in the Payments thereof before the end of the said three months.

The Patent to
be valid in Law
notwithstanding
Defects.

V. And lastly, We do hereby, for Us our Heirs and Successors, grant unto the said Corporation and their Successors, That these our Letters Patent, or the enrolment or exemplification thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the Law, according to the true intent and meaning thereof, notwithstanding the not fully or duly reciting the said recited Letters Patent, or the Date thereof, or any other omission, imperfection, defect, matter, cause, or thing whatsoever to the contrary thereof, in anywise notwithstanding. In Witness whereof, We have caused these our Letters to be made Patent.

Witness Ourselves at *Westminster*, the
Sixteenth Day of *January*, in the
Third Year of our Reign.

BY WRIT OF PRIVY SEAL,

COCKS.

AN
ADDITIONAL CHARTER.

(8th May 1790, 30th Geo. III.)

GEORGE the Third, by the Grace of God, of Great Britain, France, and Ireland, King, Defender of the Faith, and so forth: To all to whom these Presents shall come, Greeting. Whereas the Corporation Recital of original Charter. called by the name of *The Amicable Society for a Perpetual Assurance Office*, hath by Petition humbly represented unto Us, that upon the humble Petition of divers Persons therein named to her late Majesty Queen *Anne*, setting forth, that they had agreed upon and entered into a voluntary Society for the mutual benefit and interest of every Person that should at any time be a Member thereof, in order to provide for their Wives, Children, and other Relations, after a more easy, certain, and advantageous method than any that had been thought of; and upon its being certified to her said Majesty

that the design would be of singular Use and Relief to many Families, by providing for great numbers of Widows and Orphans who might probably be otherwise left wholly destitute of a maintenance, her said Majesty was graciously pleased, by her Letters Patent, bearing date at *Westminster* the Twenty-fifth day of *July*, in the Fifth Year of her Reign, to incorporate and establish the Persons therein named, and all and every other Person or Persons who should be admitted to be a Subscriber or Subscribers to the said Perpetual Assurance Office, according to the directions therein contained, not exceeding Two Thousand Persons in the whole, to be and be called one Body Corporate and Politic in Deed and in Name for ever, and to have perpetual succession by the name of *The Amicable Society for a Perpetual Assurance Office*, together with several Powers, Privileges, Liberties, and Authorities in and by the said Letters Patent granted and particularly specified, as by the same may more fully and at large appear. And also, that upon the Petition of the Society to his said late Majesty King *George* the Second, setting forth, that the said Corporation had ever since been a subsisting Body, and to the best of their endeavours had acted under and in pursuance of the said Letters Patent, and had made im-

provements, and had been found to be a common good and benefit according to the original design and institution of the said Society; but that the said Corporation had at several Times and on sundry Occasions found great inconveniences and difficulties for want of farther Powers and Authorities than were contained in the said Letters Patent, or which, by the By-Laws thereby authorized to be made, they were empowered to use and exercise: and upon its being certified to his then said Majesty, that if such Powers and Authorities as are therein contained were granted, they would tend to the good and benefit, as well as relief and harmony, of the said Society, his then said Majesty was graciously pleased, by Letters Patent, bearing date at *Westminster* the Sixteenth Day of *January*, in the Third Year of his Reign, to grant and direct such additional Powers and Authorities as are in and by the said Letters Patent particularly specified and set forth, as by the same may more fully appear. And whereas the said Society is desirous of extending its Plan, An extension desired. for the benefit of those who may hereafter be admitted Members of the said Society: We therefore, taking the premises into our Royal Consideration, and in order to further and encourage the Plan of this Society, are graciously pleased to grant unto the said

Society and their Successors such additional powers and authorities as are hereinafter mentioned and contained.

Permission to admit into the present Body Corporate,

any number of Persons, so as not to exceed Four Thousand in the whole.

KNOW YE THEREFORE, that We, of Our especial Grace, certain Knowledge, and mere Motion, have granted, declared, and appointed, and by these Presents do grant, declare, and appoint, that it shall and may be lawful to and for the said Society to admit into the said Body Corporate any number of Persons, so as that with the present Members of the said Corporation they shall not at any one time exceed Four Thousand Persons in the whole, to be or become Subscribers to the said Society, and all such Person and Persons respectively shall be and be deemed and reputed to be Members of, united to, and incorporated with, the said Society, and shall at all times, together with the other Members of the said Corporation and Body Politic and their Successors, respectively be and be adjudged, construed, reputed, accepted, and taken to be one Body Politic and Corporate, by the name of *The Amicable Society for a Perpetual Assurance Office*, for the purposes contained in the several Charters hereinbefore mentioned (except as hereinafter is mentioned and provided), and for the further purposes hereinafter declared and set forth.

And We do hereby, for Us our Heirs and Successors, grant, declare, and appoint, that every Person or Persons who shall be so admitted into the said Society as aforesaid shall pay the Sum of 7*l.* 10*s.* of lawful Money of Great Britain, by way of Premium upon each Share, and shall also pay the Sum of 6*l.* 4*s.* of the like lawful Money per annum, in manner and for the purposes declared in and by the original Charter of the said Society: and that such Annual Payment of 6*l.* 4*s.* shall be continued to be made until Vacancies shall arise in the original Two Thousand Shares; which Vacancies shall be supplied by such future Members as aforesaid, and in the order in respect to priority in which they shall respectively have been admitted; and they shall thereupon become entitled to all Dividends of Profits, and other advantages, belonging to the original Two Thousand Shares. And that every Member who shall hereafter be admitted as aforesaid shall in every other respect be entitled unto all and every Benefit, Privilege, and Advantage whatsoever, of or belonging to the said Corporation.

Every such Person to pay upon admission 7*l.* 10*s.* upon each Share,

and 6*l.* 4*s.* annually.

Such 6*l.* 4*s.* to be continued to be paid until Vacancies shall arise in the original 2000 Shares.

Vacancies to be supplied in the order of Admission, and then to become entitled to Dividends of Profit.

And we do hereby, for Us our Heirs and Successors, grant, ordain, and appoint, that the sum of 5*l.* of like lawful Money, part of the 6*l.* 4*s.* Annual Contribution-money

5*l.* part of the 6*l.* 4*s.*

to be divided
upon Death.

aforesaid, shall be duly paid and equally divided to and amongst all and every the Nominee and Nominees of the Member or Members of the said Society, together with such part of the Annual Contributions of the said original Members, as directed by the said hereinbefore-recited Charters, their respective Executors, Administrators, or Assigns, who shall die in every Year according to the original Plan of the said Society.

The Remain-
der, together
with the
Interest or
Increase, to be
reserved and
improved for
the Benefit of
the Members.

And further also, that the remainder of the Monies which shall be so paid and contributed as aforesaid, shall, together with such Interest, Increase, or Improvements as shall arise, accrue, and be made thereof, be reserved and improved by the said Society, or paid and divided for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein.

Annual Con-
tributions to be
paid for the
whole Year in
which each
Member shall
be admitted,
and on Admis-
sion to pay for
the Proportion
of the Year
which may
have elapsed.

And We do hereby, for Us our Heirs and Successors, will and require, that at whatever part of the Year such Members shall be admitted as aforesaid, they shall be charged with such Annual Contributions as aforesaid for the whole Year, computing the same from *Lady-Day*, old style, and shall at the time of Admission pay for such proportion of that Year as may then have elapsed.

And We do hereby, for Us our Heirs and Successors, will and require the Directors of the said Society for the time being, to pay unto the Register for the time being an additional Salary or Allowance, in proportion to the Increase of Members, with reference to the Salary or Allowance already provided by the original Charter of the said Society.

Directors required to pay to the Register an additional Salary in proportion to the Increase of Members, with reference to the Salary provided by the original Charter.

And lastly, We do hereby, for Us our Heirs and Successors, grant unto the said Corporation and their Successors, that these our Letters Patent, or the enrolment or exemplification thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the Law, according to the true intent and meaning thereof, notwithstanding the not fully or duly reciting the said recited Letters Patent or the Dates thereof, or any other omission, imperfection, defect, matter, cause, or thing whatsoever, to the contrary thereof, in anywise notwithstanding. In Witness whereof, We have caused these our Letters to be made Patent.

Patent to be valid in Law.

Witness Ourselves at *Westminster*, the Eighth day of *May*, in the Thirtieth Year of our Reign.

BY WRIT OF PRIVY SEAL,

WILMOT.

CHARTER

Of 30th October 1807, 48th Geo. III.

Recital of former Charters.

GEORGE the Third, by the Grace of God, of the United Kingdom of Great Britain and Ireland, King, Defender of the Faith: To all to whom these Presents shall come, Greeting. Whereas the Corporation called by the name of *The Amicable Society for a Perpetual Assurance Office*, have by their Petition humbly represented unto Us, that upon the humble Petition of divers Persons to her late Majesty Queen *Anne*, setting forth that they had agreed upon and entered into a voluntary Society for the mutual Benefit and Interest of every Person who should at any time be a Member thereof, in order to provide for their Wives, Children, and other Relations after a more certain and advantageous Method than any that had been thought of; and upon its being certified to her said late Majesty that the

said Design would be of singular Use and Relief to many Families, by providing for great numbers of Widows and Orphans, who might probably be otherwise left destitute of a Maintenance, her said Majesty was graciously pleased, by her Letters Patent, bearing date at *Westminster* the Twenty-fifth day of *July*, in the Fifth Year of her Reign, to incorporate and establish the Persons therein named, and all others who should be admitted Subscribers to the said Perpetual Assurance Office, according to the Directions thereafter contained, not exceeding Two Thousand Persons in the whole, to be and be called one Body Corporate, and to have perpetual succession by the name of *The Amicable Society for a Perpetual Assurance Office*. And also to grant, declare, and appoint (amongst several other Powers, Privileges, Liberties, Authorities, and Directions in the said Letters Patent granted and particularly specified) that every of the said Persons should pay yearly Six Pounds Four Shillings as therein mentioned: and that Ten Thousand Pounds, and so much more as should be agreed upon by the Majority of the Members for the time being assembled in a General Court, should be annually paid, and equally divided, to and amongst the Nominee and Nominees of the Members of the said Society who shall die in every Year,

25th July, 5th
Year of Queen
Anne (1706),

under which
2000 Members
to be admitted,

paying 6l. 4s.
each per Share,

and the aggregate of 5*l*. per Share to form the Dividend on Deaths.

Explanatory
Charter, 1730.

their respective Executors, Administrators, or Assigns: but in case there should not be Two Thousand Subscribers, then in each Year such part of the said Annual Payments to be paid by the said Subscribers should be distributed in manner aforesaid, as should be a just Proportion to the Sums thereby appointed to be distributed in case there should be Two Thousand Subscribers; and that the remainder of the Monies which should be so contributed and paid, together with such Interest, Increase, and Improvements as should arise, accrue, or be made thereof, or arise or be received for Annuities to be granted to their own Members only, should be reserved and improved for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein. And whereas the said Society have also represented to Us that, upon the Petition of the said Society, his late Majesty King *George* the Second was graciously pleased, by Letters Patent, bearing date at *Westminster* the Sixteenth day of *January*, in the Third Year of his Reign, for the Improvement and better Regulation of the said Society, to grant and direct such additional Powers and Authorities as are in and by the same Letters Patent particularly specified and set forth. And further, that upon the Petition of the said

Society, We, being graciously pleased further to encourage the Plan thereof, did, by our Royal Letters Patent, bearing date at *Westminster* the Eighth day of *May*, in the Thirtieth Year of our Reign, grant, declare, and appoint, that the said Society might admit into the said Body Corporate any number of Persons, so that with the then present Members of the said Corporation they should not at any one time exceed Four Thousand Persons; and that the several Persons so to be admitted into the said Society should pay the Sum of Seven Pounds Ten Shillings, by way of Premium, upon each Share; and also the Sum of Six Pounds Four Shillings per Annum, in the manner and for the purposes declared in and by the original Charter of the said Society: and that the Sum of Five Pounds, part of the said Sum of Six Pounds Four Shillings Annual Contribution-money, should be duly paid and equally divided to and amongst all and every the Nominee and Nominees of the Member or Members of the said Society who should die in every Year, their respective Executors, Administrators, or Assigns, together with such part of the Annual Contributions of the said original Members as directed by the said Charters, according to the original Plan of the said Society, with several other Powers, Authorities, and Directions

Additional
Charter, 1790.

4000 Members
to be admitted.

on paying 7l.
10s. Premium
on admission,

and 6l. 4s. of
annual Contri-
bution.

Petition of the
Society for an
Extension of
the former
Powers ;

therein contained, as by the same several Letters Patent may more fully appear. And whereas it hath been further represented to Us, that the said Society hath been ever since a subsisting Body, and continues to be a common Good and Benefit, as far as the Powers which were granted by the said several Charters extend; and that the said Society hath raised a very considerable Joint Stock, from the Interest of which, and the other Profits of the said Society, a Dividend of One Pound Four Shillings per Annum hath been paid or allowed in respect of every subsisting Share, whereby the said Contribution of Six Pounds Four Shillings hath been reduced to Five Pounds for every Share; but that it hath been found that the said Institution might be much more generally useful, and the Benefits thereof extended to a much greater portion of our dutiful and loyal Subjects, if the said Society were empowered to apportion the Contributions to be paid by the several Members hereafter to be admitted, according to their respective Ages and Circumstances, and to make such other Regulations therein as are submitted by the said Petition to our gracious consideration.

and stating
that the Con-
tribution has
been reduced
from 6*l.* 4*s.* to
5*l.* for every
Share.

II. Now KNOW YE, that We, taking the Premises into our Royal consideration, and

in order further to encourage the Plan of the said Society, and to extend the Benefits thereof, of our especial Grace, certain Knowledge, and mere Motion, have granted, declared, ordained, and appointed, and by these Presents, for Us our Heirs and Successors, do grant, declare, ordain, and appoint, that it shall and may be lawful to and for the said Society, at all times hereafter to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto, for so many Shares upon the Life of each Person, and upon such greater or smaller payments by way of Premium and Annual Contribution for each Share, according to the Age and other Circumstances of the respective Persons so to be admitted, and the Conditions of their respective Policies, as the said Society shall by By-Laws, Rules, or Orders, to be made in the General Courts thereof, direct, order, or appoint; so that no greater number of Persons shall be Members of the said Society, or any greater number of Shares be existing, than Eight Thousand Members or Shares at one and the same time.

His Majesty's
Grant.

That the Premiums on Admission and Annual Contributions may be apportioned according to Age of the Persons, or the Conditions of the Policy,

and the number of Shares may be extended to 8000.

III. And We do hereby, for Us our Heirs and Successors, grant, declare, ordain, and direct, that if any Person who hereafter shall be admitted a Member of the said Society,

Parties who shall have signed false Representations, or on Non-payment, according to the By-Laws, or breaking the Conditions of their Policies, to be excluded.

or shall be a Contributor thereto, shall make and sign, or cause, or willingly or wittingly permit, to be made and signed, any false or fraudulent Representation or Declaration, in order to become a Member thereof or a Contributor thereto, or shall refuse or neglect to pay his or her Contribution, according to the By-Laws, Rules, and Orders made or to be made in the General Courts of the said Society, or shall break any of the Conditions which in his or her Policy shall be specified, every such Person, and his or her Executors, Administrators, or Assigns, shall be absolutely excluded from the said Society, and from all Benefit under such Policy.

Annuities may be granted in lieu of Policies or Claims.

IV. And We do hereby also, for Us our Heirs and Successors, further grant to the said Society, that it shall and may be lawful to and for the said Society, to grant Annuities to any Person or Persons, in lieu of payment of Claims upon the said Society, arising by Deaths, or in lieu, redemption, or purchase of Policies, which may be surrendered, sold, or assigned to the said Society.

V. And we do hereby also, for Us our Heirs and Successors, further grant, direct, and appoint, that Seven Eighth Parts of

such Annual Contributions as shall become due in every Year, and shall be actually paid by or on account of all and every Person and Persons who shall hereafter become a Member or Members of the said Society, shall be equally divided amongst and duly paid to all and every the Nominee and Nominees of all and every Member and Members of the said Society who shall die in every Year, their respective Executors, Administrators, and Assigns, together with such part of the Annual Contributions of all and every Member and Members of the said Society, admitted under, or by virtue of the said several in part recited Charters, or any or either of them, and so much more as shall be agreed upon by the Members of the said Society for the time being, or the major part of such of them as shall be present in General Courts, to be from time to time assembled, and as is directed by the same Charters, according to the original Plan of the said Society; and that the remaining Eighth Part of the Monies which shall be so contributed and paid, together with such Interest, Increase, and Improvements as shall accrue, or be made thereof, or be received or retained for Annuities to be granted by the said Society as aforesaid; and all other Monies which shall be received by or on account of the

Seven Eighth Parts of the Annual Contributions to form the Dividends on Death.

The Remaining Eighth Part, and all other Monies received, to be reserved and improved.

said Society, shall be reserved and improved by the said Society, for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein.

The Reduction of the Payment of the former Members to 5*l.* per annum for each Share confirmed.

VI. And further, We do hereby, for Us our Heirs and Successors, grant, declare, confirm, and appoint, that all and every Member and Members of the said Society now being shall and may pay and be chargeable with the Payment of Five Pounds per Annum and no more, for and on account of every Share therein, instead of the sum of Six Pounds Four Shillings per Annum, as provided by the said in part recited Charters, or some or One of them; and that every Member who shall hereafter be admitted as aforesaid shall in every other respect be entitled unto all and every Benefit, Privilege, and Advantage whatsoever, of or belonging to the said Corporation.

Patent to be valid in Law.

VII. And lastly, We do hereby, for Us our Heirs and Successors, grant unto the said Corporation and their Successors, that these our Letters Patent, or the Enrolment or Exemplification thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the Law, according to the

true intent and meaning thereof, notwithstanding the not fully or duly reciting the said recited Letters Patent, or the Dates thereof, or any other omission, imperfection, defect, matter, cause, or thing whatsoever, to the contrary thereof, in anywise notwithstanding. In Witness whereof, We have caused these our Letters to be made Patent.

Witness Ourselves at *Westminster*, the
Thirtieth Day of *October*, in the
Forty-eighth Year of our Reign.

BY WRIT OF PRIVY SEAL,

WILMOT.

CHARTER

Of 12th February 1823, 4th Geo. IV.

Recital of former Charters.

GEORGE the Fourth, by the Grace of God, of the United Kingdom of Great Britain and Ireland, King, Defender of the Faith: To all to whom these Presents shall come, Greeting. Whereas the Corporation called by the name of *The Amicable Society for a Perpetual Assurance Office*, have, by their Petition, humbly represented unto Us, that upon the humble Petition of divers Persons to her late Majesty Queen *Anne*, setting forth that they had agreed upon and entered into a voluntary Society for the mutual benefit and interest of every Person who should at any time be a Member thereof, in order to provide for their Wives, Children, and other Relations after a more easy, certain, and advantageous method than any that had been thought of; and that upon its being certified to her said

Majesty that the said design would be of singular Use and Relief to many Families, by providing for great numbers of Widows and Orphans, who might probably be otherwise left destitute of a Maintenance, her said Majesty was graciously pleased, by her Letters Patent, bearing date at *Westminster*, the Twenty-fifth day of *July*, in the Fifth Year of her Reign, to incorporate and establish the Persons therein named, and all others who should be admitted Subscribers to the said Perpetual Assurance Office, according to the directions therein contained, not exceeding Two Thousand Persons in the whole, to be and be called one Body Corporate, and to have perpetual Succession, by the name of *The Amicable Society for a Perpetual Assurance Office*. And also to grant, declare, and appoint (amongst other Powers, Privileges, Liberties, Authorities, and Directions in the said Letters Patent granted and particularly specified) that every of the said Persons should pay yearly Six Pounds Four Shillings, as therein mentioned, and that Ten Thousand Pounds, and so much more as should be agreed upon by the Majority of the Members for the time being assembled in a General Court, should be annually paid and equally divided to and amongst the Nominee and Nominees of the Members of the said So-

25th July, 5th
Year of Queen
Anne (1706),

under which
2000 Members
to be admitted,

paying 6l. 4s.
each per Share,

and the aggregate of 5l. per Share to form the Dividend on Deaths.

Twelve Directors.

ciet, their respective Executors, Administrators, or Assigns, who should die in every Year. But in case there should not be Two Thousand Subscribers, then in each Year such part of the said Annual Payments to be paid by the said Subscribers should be distributed in manner aforesaid, as should be a just proportion to the Sums thereby appointed to be distributed in case there should be Two Thousand Subscribers; and that the Remainder of the Monies which should be so contributed and paid, together with such Interest, Increase, and Improvements as should arise, accrue, or be made thereof, or arise or be received for Annuities to be granted by the said Amicable Society to their own Members only, should be reserved and improved for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein. And that by the said Letters Patent, her said Majesty did ordain and appoint that there should be from thenceforth for ever Twelve Persons, Members of the said Amicable Society, to be named, constituted, elected, and appointed in such manner and form as thereafter expressed, who should be and be called Directors of the Amicable Society for a Perpetual Assurance Office; and that there should be also from thenceforth One of the

Members of the said Amicable Society, to be nominated, elected, and chosen, as thereafter mentioned, who should be and be called Register of the Amicable Society ^{Register,} for a Perpetual Assurance Office. And that her said Majesty did, by the said Letters Patent, name, ordain, constitute, and appoint *John Hartley*, in the said Letters Patent mentioned, to be the first and then present Register of the said Amicable Society: And that it should be lawful for the said *John Hartley*, for the term and as in the said Letters Patent mentioned, to demand and receive of and from the said Amicable Society a Salary payable Quarterly at the Four most usual Feasts or Terms in the Year, of Two Hundred Pounds per annum ^{his Salary.} if only One Thousand Persons, and Three Hundred Pounds per annum if Two Thousand Persons became Members of the said Society. And that her said late Majesty did, by her said Letters Patent, give and grant unto the said Amicable Society Power and Authority, by a Majority of Votes of such Members of the said Amicable Society who should be present at a General Court of the said Corporation, to be annually holden for that purpose, to choose and elect yearly ^{Election of Directors} on the Five-and-Twentieth Day of *March*, or within Forty Days after, Twelve Members, and no more, of the said Amicable

within the
Bills of Mor-
tality.

Explanatory
Charter, 1730.

Additional
Charter, 1790.

Society, who at that time should live and inhabit within the Bills of Mortality, to be Directors of the said Corporation: which Directors so annually elected and chosen should severally and respectively continue in their Offices to which they should be so elected, for and during One whole Year, and until others should be duly chosen and sworn into their places respectively. And whereas the said Society have also represented unto Us, that, upon the Petition of the said Society, his late Majesty King *George* the Second was graciously pleased, by his Letters Patent, bearing date at *Westminster* the Sixteenth day of *January*, in the Third Year of his Reign, for the Improvement and better Regulation of the said Society, to grant and direct such additional Powers and Authorities as are in and by the same Letters Patent particularly specified and set forth. And further, that upon the Petition of the said Society, his late Majesty King *George* the Third, being graciously pleased further to encourage the Plan of the said Society, did, by his Royal Letters Patent, bearing date at *Westminster* the Eighth day of *May*, in the Thirtieth Year of his Reign, grant, declare, and appoint, amongst several other Powers, Authorities, and Directions in the same Letters Patent contained, that the said Society

might admit into the said Body Corporate any number of Persons, so that with the then present Members of the said Corporation they should not at any one time exceed Four Thousand Persons in the whole, to be or become Subscribers to the said Society. And that by the same Letters Patent his said Majesty did will and require the Directors of the said Society for the time being to pay unto the Register for the time being an additional Salary or Allowance in proportion to the Increase of Members, with reference to the Salary or Allowance provided by the original Charter of the said Society. And that his said late Majesty King *George* the Third, on the Petition of the said Society, being also graciously pleased further to encourage the Plan of the said Society, and to extend the Benefit thereof, by his Royal Letters Patent, bearing date at *Westminster* the Thirtieth day of *October*, in the Forty-eighth Year of his Reign, did grant, declare, ordain, and appoint, that it should be lawful for the said Society to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto, for so many Shares on the Life of each Person, and upon such greater or smaller Payments, by way of Premium and Annual Contribution for each Share, according to

4000 Members to be admitted.

Charter, 1807.

Premiums on Admission and Annual Contributions according to Age, or Conditions of Policies.

the Age and other Circumstances of the respective Persons so to be admitted, and the Conditions of their respective Policies, as the said Society should by By-laws, Rules, or Orders, to be made in the General Courts thereof, direct, order, or appoint; so that no greater number of Persons should be Members of the said Society, or any greater number of Shares be existing, than Eight Thousand Members or Shares at one and the same time. And that his said late Majesty King *George* the Third was also graciously pleased, by his said last-mentioned Letters Patent, further to grant, direct, and appoint, that Seven Eighth Parts of such Annual Contributions as should become due in every Year, and should be actually paid by or on account of all and every Person and Persons who should thereafter become a Member or Members of the said Society, should be equally divided amongst, and duly paid to, all and every the Nominee and Nominees of all and every Member and Members of the said Society who should die in every Year, their respective Executors, Administrators, and Assigns; together with such part of the Annual Contributions of all and every Member and Members of the said Society admitted under or by virtue of the said several other Charters, or any or either of them,

8000 Shares.

Seven Eighths
of Annual
Contributions
to form Divi-
dend for
Deaths.

and so much more as should be agreed upon by the Members of the said Society for the time being, or the major part of such of them as should be present in General Courts to be from time to time assembled, and as was directed by the same Charters, according to the original Plan of the said Society; and that the remaining Eighth Part of the Monies which should be so contributed and paid, together with such Interest, Increase, and Improvement as should accrue or be made thereof, or be received or retained for Annuities to be granted by the said Society as aforesaid, and all other Monies which should be received by or on account of the said Society, should be reserved and improved by the said Society for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein.

The remaining Eighth, and all other Monies received, to be reserved and improved.

And whereas it hath been further represented unto Us, that the said Society hath ever since been a subsisting Body, and continues to be a common Good and Benefit, so far as the Powers which were granted by the said several Charters extend; but that it hath been found that the said Institution might be much more generally useful, and the Benefits thereof extended to a much

Petition of the Society for an extension of the former Powers.

greater portion of our dutiful and loyal Subjects, if the said Society were empowered to admit a greater number of Persons into the said Society, to be Members thereof, and for a greater number of Shares than the number of Persons and Shares to which the said Society is now limited. And it having been found that by distributing the said Dividends in the manner directed by the said several Letters Patent hereinbefore recited, great inequality hath been occasioned in the amount of the Dividends for different Years, it hath been humbly submitted unto Us, that a less unequal Distribution thereof might be produced by the mode of distribution hereinafter directed. And also that the restriction, as to the residence of Persons to be chosen Directors of the said Society, hath by change of circumstances become inconvenient; and that it is desirable that an alteration should be made therein: and also, that some more certain Provision should be made for regulating the Salary or Remuneration to be paid to the Register of the said Society and his Successors:—

His Majesty's
Grant.

NOW KNOW YE, that We, taking the Premises into our Royal consideration, and in order further to encourage the Plan of the

said Society, and to extend the Benefits thereof, of our especial Grace, certain Knowledge, and mere Motion have granted, declared, ordained, and appointed, and by these Presents, for Us our Heirs and Successors, do grant, declare, ordain, and appoint that it shall and may be lawful to and for the said Society, at all times hereafter, to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto, for so many Shares on the Life of each Person, and upon such greater or smaller Payments by way of Premium and Annual Contribution for each Share, according to the Age and other Circumstances of the respective Persons so to be admitted, and the Conditions of their respective Policies, as is, or are, or shall be directed, ordered, or appointed by the By-Laws, Rules, or Orders of the said Society, made or to be made in the General Courts thereof; so that no greater number of Persons shall be Members of the said Society, or any greater number of Shares be existing, than Sixteen Thousand Members or Shares at one and the same time.

The number
of Shares
extended to
16,000.

And We do hereby, for Us our Heirs and Successors, further grant, declare, ordain,

and appoint, that for the purpose of the Calculation hereinafter mentioned, the Seven Eighth Parts, by the said recited Letters Patent on the 30th day of October, in the Forty-eighth Year of the last Reign, directed to be taken of and from the Annual Contributions of the Persons thereafter becoming Members of the said Society; and also the Sum of Five Pounds Sterling, for and in respect of every Share granted by the said Society previous to the Date of the said last-mentioned Letters Patent, which now is and shall from time to time be subsisting, (being the same Sum as hath been used to be taken for and in respect of every such Share as last mentioned since the Date of the said last-mentioned Letters Patent,) shall henceforth continue to be taken as heretofore hath been used; and the Parts and Sums so to be respectively taken, and the Parts and Sums which yearly have been so respectively taken, since the Fifth day of April, One Thousand Eight Hundred and Eighteen, shall be called "The Dividend Fund." And that at the expiration of the Year (ending on the Fifth day of April next, and at the expiration of every subsequent Year ending on the Fifth day of April), the sum of "The Dividend Fund" to

Dividend
Fund,

how formed,

be constituted as aforesaid for the Year so ended, and the Four Years then last preceding, shall be divided by the Sum of the Number of Shares in the said Society, in respect of which Claims shall have arisen by the Death of Members in the Year so last ended as aforesaid, and the Four Years then last preceding; and the Quotient shall be the amount to be paid, as and for the Dividend upon and in respect of every Share for which a Claim shall have arisen by the Death of a Member of the said Society dying in the Year so last ended as aforesaid; and the same shall be paid by the Directors of the said Society for the time being out of the General Funds of the said Society, (without reference to the amount of the Dividend Fund,) to the Nominee or Nominees of every such Member so dying as last aforesaid, at such Time or Times, and under such Regulations, as have been and shall be from time to time directed in that behalf by the By-Laws and Rules of the said Society.

and divided
yearly
amongst the
Claimants
by average of
Five Years.

And that it shall be lawful for the said Society, or the major part of the Members thereof having right of voting and being present at any General Court or General Courts to be from time to time holden, to order or direct any further Part or Parts of

Additions may
be made by
General
Courts.

the Annual Contributions of the Members of the said Society (over and above the Parts or Sums hereinbefore directed to be taken or set apart for the purpose of the aforesaid Calculation) to be in like manner and for the like purpose taken and set apart, as an Increase or Augmentation of the Dividend Fund ; and from time to time to revoke and alter such Orders and Directions as last mentioned, so often and in such manner as shall be deemed advisable. And, subject to the payment of such Dividends as hereinbefore directed to the Nominees of Persons dying as aforesaid, and to the payment of the Salary, Allowance, or Remuneration to the Register of the said Society, and his Successors, and the Messenger's Salary, and of the current Expenses and other Charges of the said Society; all the Capital or Joint Stock of the Society, and the Interest, Dividends, Rents, Profits, and Proceeds thereof: and all the Contributions to be from time to time paid by the Members of or Contributors to the said Society, and all Monies to be received or retained for Annuities to be granted by the said Society, as in the said recited Letters Patent mentioned; and all other Monies which shall be from time to time received by, or on account of, or shall belong to the said Society, and the

Accumulation
of Capital.

resulting Income, Interest, Dividends, Profits, and Proceeds of all such Monies and Funds as aforesaid; shall continue and be invested, laid out, reserved, and improved by the said Society for the augmentation of their Capital, and for the sole Use and Benefit of all and every the Members of the said Corporation, according to their respective interest therein: and be subject to the Control and Disposition of the said Society, or the major part of the Members thereof having the right of voting at General Courts, who shall be present at any such General Court or Courts to be from time to time holden.

And We do hereby, for Us and our Heirs and Successors, further order, direct, and appoint, that it shall be lawful for the said Society, or the major part of the Members thereof, having right of voting and being present at the General Courts to be annually holden for the Election of Directors, as was directed by the said Letters Patent of the Fifth Year of the Reign of Queen *Anne*, and hath been heretofore used, to elect Twelve Members of the said Society, and no more, to be Directors of the said Society, although such Members or any of them shall not live or inhabit within the

Director's
Residence.

Bills of Mortality: Provided that every Director so to be elected shall, at the time of his Election, live or inhabit or have his usual Residence at some place within the limits for the time being of the Penny Post. Provided also that nothing herein contained shall in any wise alter any of the Qualifications required of the Members of the said Society, to be elected Directors as aforesaid, by or under the Charters and By-Laws of the said Society, except the Qualifications hereinbefore expressly altered as aforesaid.

Regulations of
the Register's
Salary.

And We do hereby, for Us our Heirs and Successors, further declare, direct, ordain, and appoint, that from and after the date of these our Letters Patent, there shall be paid to the Register of the said Society, and his Successors, such Yearly Salary, Allowance, or Remuneration as hereinafter mentioned; (that is to say,) So long as the number of Shares in the said Society (which now amount to nearly Eight Thousand) shall exceed Seven Thousand and not exceed Eight Thousand, the Yearly Sum of One Thousand Two Hundred Pounds Sterling; so long as such number of Shares shall exceed Eight Thousand, but shall not exceed Ten Thousand, the Yearly Sum of

One Thousand Three Hundred Pounds Sterling; so long as such number of Shares shall exceed Ten Thousand, but shall not exceed Twelve Thousand, the Yearly Sum of One Thousand Four Hundred Pounds Sterling; so long as such number of Shares shall exceed Twelve Thousand, but shall not exceed Fourteen Thousand, the Yearly Sum of One Thousand Five Hundred Pounds Sterling; and when and so long as such number of Shares shall exceed Fourteen Thousand, the Yearly Sum of One Thousand Six Hundred Pounds Sterling. And in case it shall happen that the number of Shares in the said Society shall be diminished below the number of Seven Thousand, then the said Salary, Allowance, or Remuneration to be paid to the said Register, and his Successors, shall be regulated in manner following; (that is to say,) So long as the subsisting number of Shares shall exceed Six Thousand, but shall not exceed Seven Thousand, the said Salary, Allowance, or Remuneration shall be the Yearly Sum of One Thousand Pounds Sterling; so long as such number of Shares shall exceed Five Thousand, but not exceed Six Thousand, the Yearly Sum of Nine Hundred Pounds Sterling; so long as such number of Shares

Regulations of
the Register's
Salary.

Regulations of
the Register's
Salary.

shall exceed Four Thousand, but shall not exceed Five Thousand, the Yearly Sum of Eight Hundred Pounds Sterling; so long as such number of Shares shall exceed Three Thousand, but shall not exceed four Thousand, the Yearly Sum of Seven Hundred Pounds Sterling: so long as such number of Shares shall exceed Two Thousand, but shall not exceed Three Thousand, the Yearly Sum of Six Hundred Pounds Sterling; and so long as the number of Shares shall not exceed Two Thousand, the Yearly Sum of Five Hundred Pounds Sterling: which said Salary, Allowance, or Remuneration shall from time to time be increased or diminished as aforesaid, according to the number of the subsisting Shares for the time being, and shall be payable by equal Quarterly Portions, on the Fifth day of April, the Fifth day of July, the Tenth day of October, and the Fifth day of January, in every Year, and the first payment of each rate of Salary to become due and be made at such one of those Days as shall happen first and next after the Increase or Decrease in number of Shares, by which the Amount thereof shall be determined. And the Directors of the said Society, or any Seven or more of them present at any Court or Courts of Directors to be from time to time holden

as aforesaid, are hereby authorized and required to direct the Payment to the said Register, and his Successors, of such Salary, Allowance, or Remuneration, as he and they shall be from time to time entitled to, according to the Scales hereinbefore mentioned, out of any of the Monies and Funds of the said Society.

Provided always, and We do hereby further direct and order, that the Register for the time being shall, at his own Costs and Charges, provide such number of Clerks and Assistants for carrying on the Business of his Office as shall from time to time be approved of by the Directors of the said Society. And we do hereby, for Us our Heirs and Successors, grant unto the said Corporation and their Successors, that these our Letters Patent, or the enrolment or exemplification thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the Law, according to the true intent and meaning thereof, notwithstanding the not fully or duly reciting the said recited Letters Patent, or the Date thereof, or any other omission, imperfection, defect, matter, cause, or thing whatsoever, to the contrary thereof, in any wise notwithstanding. In Witness whereof, We

The Register
to find Clerks
and Assist-
ants.

Patent to be
valid in Law.

have caused these our Letters to be made
Patent.

Witness Ourself, at our Palace at *West-*
minster, this Twelfth day of *February*,
in the Fourth Year of our Reign.

BY WRIT OF PRIVY SEAL,

SCOTT.

CHARTER

Of 12th April 1836, 6th William IV.

WILLIAM the Fourth, by the Grace of God, of the United Kingdom of Great Britain and Ireland King, Defender of the Faith: To all to whom these Presents shall come, Greeting. Whereas the Corporation called by the name of *The Amicable Society for a Perpetual Assurance Office*, have, by their Petition, humbly represented unto Us, that upon the humble Petition of divers Persons to her late Majesty Queen *Anne*, setting forth that they had agreed upon and entered into a voluntary Society for the mutual Benefit and Interest of every Person who should at any time be a Member thereof, in order to provide for their Wives, Children, and other Relations after a more easy, certain, and advantageous method than any that had been thought of; and that upon its being certified to her said

Recital of
Charter,
5th Anne,
1706.

Majesty that the said design would be of singular Use and Relief to many Families, by providing for great numbers of the Widows and Orphans, who might probably be otherwise left destitute of a Maintenance, her said Majesty was graciously pleased, by her Letters Patent, bearing date at *Westminster* the Twenty-fifth day of *July*, in the Fifth Year of her Reign, to incorporate and establish the Persons therein named, and all others who should be admitted Subscribers to the said Perpetual Assurance Office, according to the Directions therein contained, not exceeding Two Thousand Persons in the whole, and to be called one Body Corporate, and to have perpetual Succession, by the name of *The Amicable Society for a Perpetual Assurance Office*. And also to grant, declare, and appoint (amongst other Powers, Privileges, Liberties, Authorities, and Directions in the said Letters Patent granted and particularly specified) that every of the said Persons should pay yearly Six Pounds Four Shillings, as therein mentioned; and that Ten Thousand Pounds, and so much more as should be agreed upon by the Majority of the Members for the time being assembled in a General Court, should be annually paid and equally divided to and amongst the Nominee and Nominees of the Members of the said So-

ciety, their respective Executors, Administrators, or Assigns, who should die in every Year. But in case there should not be Two Thousand Subscribers, then in each Year such part of the said Annual Payments to be paid by the said Subscribers should be distributed in manner aforesaid, as should be a just proportion to the Sums thereby appointed to be distributed in case there should be Two Thousand Subscribers; and that the remainder of the Monies which should be so contributed and paid, together with such Interest, Increase, and Improvements as should arise, accrue, or be made thereof, or arise or be received for Annuities to be granted by the said Amicable Society to their own Members only, should be reserved and improved for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein. And that by the said Letters Patent, her said Majesty did ordain and appoint that there should be from thenceforth for ever Twelve Persons, Members of the said Amicable Society, to be named, constituted, elected, and appointed in such manner and form as thereafter expressed, who should be and be called Directors of the Amicable Society for a Perpetual Assurance Office; and that there

2000 Sub-
scribers.

should be also from thenceforth one of the Members of the said Amicable Society to be nominated, elected, and chosen as thereafter mentioned, who should be and be called Register of the Amicable Society for a Perpetual Assurance Office. And that her said Majesty did, by the said Letters Patent, name, ordain, constitute, and appoint *John Hartley*, in the said Letters Patent mentioned, to be the first and then present Register of the said Amicable Society. And that it should be lawful for the said *John Hartley* for the term, and as in the said Letters Patent mentioned, to demand and receive of and from the said Amicable Society the Salary therein mentioned. And that her said late Majesty did, by her said Letters Patent, give and grant unto the said Amicable Society Power and Authority at the time and in the manner therein mentioned, to choose and elect yearly Twelve Members, and no more, of the said Amicable Society, to be Directors of the said Corporation. And also that the Directors of the said Amicable Society for the time being should and might, at their will and pleasure, choose in and remove all inferior Officers of or belonging to the said Corporation, other than the Register thereby named.

And Whereas the said Society have also represented unto Us, that, upon the Petition of the said Society, his late Majesty King *George* the Second was graciously pleased, by his Letters Patent, bearing date at *Westminster*, the Sixteenth Day of *January*, in the Third Year of his Reign, for the Improvement and better Regulation of the said Society, to grant and direct such additional Powers and Authorities as are in and by the same Letters Patent particularly specified and set forth. And further, that upon the Petition of the said Society, his late Majesty King *George* the Third, being graciously pleased further to encourage the Plan of the said Society, did, by his Royal Letters Patent, bearing date at *Westminster*, the Eighth Day of *May*, in the Thirtieth Year of his Reign, grant, declare, and appoint, amongst several other Powers, Authorities, and Directions in the same Letters Patent contained, that the said Society might admit into the said Body Corporate any number of Persons, so that with the then present Members of the said Corporation they should not at any one time exceed Four Thousand Persons in the whole, to be or become Subscribers to the said Society. And that by the same Letters Patent his said Majesty did will and require the said Directors of the said Society for the

Explanatory
Charter, 1730.

Additional
Charter, 1790.

4000 Mem-
bers.

time being to pay unto the Register for the time being an Additional Salary or Allowance in proportion to the Increase of Members, with reference to the Salary or Allowance provided by the original Charter of the said Society. And that his said late Majesty King *George* the Third, on the Petition of the said Society, being also graciously pleased further to encourage the Plan of the said Society, and to extend the Benefit thereof, by his Royal Letters Patent, bearing date at *Westminster*, the Thirtieth Day of *October*, in the Forty-eighth Year of his Reign, did grant, declare, ordain, and appoint, that it should be lawful for the said Society to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto, for so many Shares on the Life of each Person, and upon such greater or smaller Payments, by way of Premium and Annual Contribution for each Share, according to the Age and other Circumstances of the respective Persons so to be admitted, and the Conditions of their respective Policies, as the said Society should by By-Laws, Rules, or Orders, to be made in the General Courts thereof, direct, order, or appoint; so that no greater number of Persons should be Members of the said Society, or any greater number of Shares be existing, than

Charter,
1807.

Varied Contri-
butions.

Eight Thousand Members or Shares at one ^{8000 Members} and the same time. And that his said late ^{or Shares.} Majesty King *George* the Third was also graciously pleased, by his said last mentioned Letters Patent, further to grant, direct, and appoint, that Seven Eighth Parts of such Annual Contributions as should become due in every Year, and should be actually paid by or on account of all and every Person and Persons who should thereafter become a Member or Members of the said Society, should be equally divided amongst and duly paid to all and every the Nominee and Nominees of all and every Member and Members of the said Society who should die in every Year, their respective Executors, Administrators, and Assigns; together with such Parts of the Annual Contributions of all and every Member and Members of the said Society admitted under or by virtue of the said several other Charters, or any or either of them, and so much more as should be agreed upon by the Members of the said Society for the time being, or the major part of such of them as should be present in General Courts to be from time to time assembled, and as was directed by the same Charters, according to the original Plan of the said Society; and that the remaining Eighth Part of the Monies which should

be so contributed and paid, together with such Interest, Increase, and Improvement as should accrue or be made thereof, or be received or retained for Annuities to be granted by the said Society as aforesaid, and all other Monies which should be received by or on account of the said Society, should be reserved and improved by the said Society for the sole Use and Benefit of all and every the Members of the same Corporation, according to their respective Interests therein. And that, upon the Petition of the said Society, his late Majesty King *George* the Fourth, being also graciously pleased further to encourage the Plan of the said Society, and to extend the Benefits thereof, did, by his Royal Letters Patent, bearing date at *Westminster*, the Twelfth Day of *February*, in the Fourth Year of his Reign, grant, declare, ordain, and appoint, that it should be lawful for the said Society to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto, for so many Shares on the Life of each Person, and upon such greater or smaller Payments, by way of Premium and Annual Contribution for each Share, according to the Age and other circumstances of the respective Persons so to be admitted, and the conditions of their respective

Policies, as should be directed by the By-Laws, Rules, or Orders of the said Society, made or to be made in the General Courts thereof, so that no greater number of Persons should be Members of the said Society, nor any greater number of Shares be existing, than Sixteen Thousand Members or <sup>16,000 Mem-
bers.</sup> Shares at one and the same time. And that his said late Majesty King *George* the Fourth, was also graciously pleased, by his said Letters Patent, to grant, declare, ordain, and appoint, that for the purpose of the Calculation thereafter mentioned, the Seven Eighth Parts by the said recited Letters Patent of the Thirtieth Day of *October*, in the Forty-eighth Year of the last Reign, directed to be taken of and from the Annual Contributions of the Persons thereafter becoming Members of the said Society, and also the Sum of Five Pounds Sterling, for and in respect of every Share granted by the said Society previous to the Date of the said last-mentioned Letters Patent which should be subsisting, should thenceforth continue to be taken as theretofore had been used; and the Parts and Sums so to be respectively taken, and the Parts and Sums which yearly had been so respectively taken since the Fifth Day of April, One Thousand Eight Hundred and Eighteen, should be called "The Dividend

Average introduced.

Fund." And that at the expiration of the Year ending on the Fifth Day of *April* then next, and at the expiration of every subsequent Year ending on the Fifth Day of *April*, the Sum of "The Dividend Fund" to be constituted as aforesaid for the Year so ended, and the Four Years then last preceding, should be divided by the Sum of the number of Shares in the said Society, in respect of which Claims should have arisen by the Death of Members in the Year so last ended as aforesaid, and the Four Years then last preceding; and that the Quotient should be the Amount to be paid as and for the Dividend upon and in respect of every Share for which a Claim should have arisen by the Death of a Member of the said Society dying in the Year so last ended as aforesaid; and that the same should be paid by the Directors of the said Society for the time being out of the general Funds of the said Society, (without reference to the Amount of the Dividend Fund,) to the Nominee or Nominees of every such Member so dying as last aforesaid, at such time or times, and under such regulations, as should be from time to time directed in that behalf by the By-Laws and Rules of the said Society. And that it should be lawful for the said Society, or the major part of the Members thereof having right of voting, and being

present at any General Court or General Courts to be from time to time holden, to order or direct any further Part or Parts of the Annual Contributions of the Members of the said Society (over and above the Parts and Sums thereinbefore directed to be taken or set apart for the purpose of the aforesaid Calculation) to be in like manner and for the like purpose taken and set apart as an Increase or Augmentation of the Dividend Fund; and from time to time to revoke and alter such Orders and Directions as last mentioned so often and in such manner as should be deemed advisable. And that subject to the Payment of such Dividends, and to the several other Payments therein directed, all the Capital or Joint Stock of the said Society, and the Interest, Dividends, Rents, Profits, and Proceeds thereof, and all the Contributions to be from time to time paid by the Members of or Contributors to the said Society, and all Monies to be received or retained for Annuities to be granted by the said Society, as in the said recited Letters Patent mentioned, and all other Monies which should from time to time be received by or on Account of, or should belong to the said Society, and the resulting Income, Interest, Dividends, Profits, and Proceeds of all such Monies

and Funds as aforesaid, should continue, and be invested, laid out, reserved, and improved by the said Society, for the Augmentation of their Capital, and for the sole Use and Benefit of all and every the Members of the said Corporation, according to their respective Interests therein; and should be subject to the control and disposition of the said Society, or the major part of the Members thereof having the right of voting at General Courts who should be present at any such General Court or Courts to be from time to time holden. And that his said late Majesty King *George* the Fourth was also graciously pleased by his said Letters Patent to declare, direct, ordain, and appoint, that from and after the Date of his said Letters Patent there should be paid to the Register of the said Office, and his Successors, such yearly Salary, Allowance, or Remuneration as therein particularly mentioned, varying in the Proportions therein mentioned, from the yearly Sum of One Thousand Six Hundred Pounds to the yearly Sum of Five Hundred Pounds, according to the number of the subsisting Shares for the time being; and that the Register for the time being should, at his own Costs and Charges, provide such number of Clerks and Assistants for carrying on

the Business of his Office, as should from time to time be approved of by the Directors of the said Society.

And whereas it hath been further represented unto Us, that the said Society hath ever since been a subsisting Body, and continues to be a common Good and Benefit so far as the Powers granted by the said several Charters extend; but it hath been found that the said Institution might be much more generally useful, and the benefit thereof extended to a much greater portion of our dutiful and loyal Subjects, if the said Society were empowered to admit a greater number of Persons into the said Society to be Members thereof, and for a greater number of Shares than the number of Persons and Shares to which the said Society is now limited, and to accept in certain cases from the Members now or hereafter to be admitted in lieu of fixed Annual Contributions during the whole of Life, Premiums of different Amounts during different Periods of Life, or Premiums (either of fixed Annual Amount, or of different Annual Amounts for different Periods,) during a portion of Life only, or gross Payments on admission; and that by distributing the Dividends in the manner directed by the

Petition for
extension of
former
Powers.

said several Letters Patent hereinbefore recited, great inequality hath still been occasioned in the Amount of the Dividends for different Years, and larger Dividends have been paid than, regard being had to the number of the subsisting Shares, and the value of the Contributions and of the Funds and Property of the said Society, ought to have been paid, insomuch that by continuing the distribution of the said Dividends in the mode by the said last-recited Letters Patent directed, the design and useful purposes of the said Society may be defeated. And it hath been further represented to Us, that a distribution of Dividends more proportionate to the means of the said Society, and less unequal, might be produced by the mode of distribution hereinafter directed; and that it might conduce to the future prosperity of the said Society if they were empowered to effect Assurances on Joint Lives or Survivorships for specified Sums, or any Life Assurances for limited Periods for specified Sums, the Persons to whom or for whose Lives such Assurances shall be made not being admitted Members of the said Society in respect of such Assurances; and that it is desirable that the Register, and other Officers, Clerks, Agents, and Servants of the said Society, should

hereafter be appointed and removable in the manner hereinafter directed; and that the Directors should not be restricted to appoint the Register from amongst the Members of the said Society; and that the Allowance in the said last-mentioned Letters Patent directed to be paid to the Register according to the number of subsisting Shares should be discontinued; and that the Salaries, Remuneration, and Allowances to be paid to the Register, and to the other Officers, Clerks, Agents, and Servants of the said Society, should be fixed by, and that the duties of the Register, and of such other Officers, Clerks, Agents, and Servants, should be under the control and regulation of the Court of Directors of the said Society, subject nevertheless to the Orders which may be made by the General Courts of the said Society in that behalf.

Now KNOW YE, that We, taking the Premises into our Royal Consideration, and in order further to encourage the plan of the said Society, and to extend the Benefits thereof, of our special Grace, certain Knowledge and mere Motion, have granted, declared, ordained, and appointed, and by these Presents, for Us our Heirs and Suc-

His Majesty's
Grant.

Extension of
Members to
32,000.

cessors, do grant, declare, ordain, and appoint, that it shall be lawful for the said Society at all times hereafter to admit into the said Body Corporate any number of Persons to be Members thereof and Contributors thereto for so many Shares, on the Life of each Person, and upon such greater or smaller Payments by way of Premium and Contribution for each Share, according to the Age and other Circumstances of the respective Persons so to be admitted, and the conditions of their respective Policies, as is or are or shall be directed, ordered, or appointed by the By-Laws, Rules or Orders of the said Society, made or to be made in the General Courts thereof, so that no greater number of Persons shall be Members of the said Society, or any greater number of Shares be existing, than Thirty-two Thousand Members or Shares at one and the same time.

Mode of ascer-
taining Divi-
dend.

And We do hereby, for Us our Heirs and Successors, further grant, declare, ordain, and appoint, that the Dividend in respect of every Share for which a Claim hath arisen or shall arise by the Death of a Member of the said Society after the Fifth Day of *April* in this present Year One

Thousand Eight Hundred and Thirty-six, shall be ascertained in the manner hereinafter directed; that is to say,

1st. That Valuations shall be made as on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six, and the Fifth Day of *April* in every subsequent Year, of the present Worth on such Fifth Day of *April* of all the annual and other Contributions then respectively payable in respect of Members of the said Society assured for the whole of Life in existence on such Fifth day of *April*, and of all the Capital or Joint Stock Estates and Property of the said Society on that day, after satisfying or providing for the Claims which shall have arisen in the last preceding Year, and all the Expenses of Management, and all incidental Charges and Expenses up to that day, and also of the present Worth on such Fifth Day of *April* of all the Shares subsisting on that day in respect of Members assured for the whole of Life (each Share being represented by unit), and the Value of such annual and other Contributions as last aforesaid, and the Value of the said Capital or Joint Stock Estates and Property shall be added together, and the Sum thereof shall be divided by the number which shall have been found to represent

1. Valuations of present Worth of Contributions, Capital, and Shares.

The Sum of Values of Capital and Contributions divided by Value of Shares to form Balance Dividend.

sent the present Value on such Fifth Day of *April* of all the then subsisting Shares in respect of Members assured for the whole term of Life, and the Quotient shall be called the Balance Dividend for the Year commencing on such Fifth Day of *April*.

2. Profit or
Loss of the
Year.

2nd. That the difference between the Balance Dividend for the Year commencing on any such Fifth Day of *April*, and the Balance Dividend for the Year commencing on the succeeding Fifth Day of *April*, multiplied into the number which shall have been found in manner aforesaid to represent the present Worth on such latter Fifth Day of *April* of all the Shares in existence on that day in respect of Members assured for the whole of Life, shall be accounted the Profit or Loss of the Year commencing on such former Fifth Day of *April*.

3. Annual
Average Profit
or Loss per
Share.

3rd. That the aggregate of the Profit or Loss of any Year between the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six, and the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Forty-two, and of the Profit or Loss of the preceding Year or Years commencing with the Year which commenced

on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-Six, divided by the number of Shares, which shall have become Claims by the Deaths of Members in that Year and such preceding Year or Years commencing as aforesaid, shall be called the average Profit or Loss per Share for that Year; and after the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Forty-one, the aggregate of the Profit or Loss of any Year, and the Profit or Loss of the Six immediately preceding Years, divided by the number of Shares which shall have become Claims by the Deaths of Members in that Year and the Six immediately preceding Years, shall be called the Average Profit or Loss per Share for that Year.

4th. That the actual Dividend which shall be paid for every Share which has become or shall become a claim by the Death of any Member of the said Society in the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six, shall be the sum of Two Hundred and Fifty Pounds. ^{4. Actual Dividend, 1836.}

5th. That the Balance Dividend which shall be ascertained as on the Fifth Day of *April* One Thousand Eight Hundred and ^{5. Actual Dividend, 1837.}

Thirty-six, increased or diminished by the Quotient which shall be found by dividing the Profit or Loss of the Year commencing on that Day by the number of Shares which shall have become Claims by the Deaths of Members of the said Society in such Year, shall be the actual Dividend which shall be paid for every Share which shall become a Claim by the Death of a Member of the said Society in the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-seven.

6. Actual Dividend, after 1837.

6th. That the Balance Dividend which shall be ascertained as on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-seven, or any subsequent Year, increased or diminished by the average Profit or Loss per Share of the Year commencing on such Fifth Day of *April*, shall be the actual Dividend which shall be paid for every Share which shall become a Claim by the Death of a Member of the said Society in the next succeeding Year.

Rate of Interest

And We do hereby, for Ourselves, our Heirs and Successors, further grant, declare, ordain, and appoint, that in making the Valuations hereinbefore directed of

the Annual and other Contributions payable in respect of Members of the said Society assured for the whole of Life, and of the Shares of such Members, the Rate of Interest shall be assumed at Four per Cent. per Annum: and that in making the same Valuations as on every Fifth Day of *April*, up to and including the Fifth Day of *April* One Thousand Eight Hundred and Forty, the Table of Mortality used shall be that which hath been deduced from the experience of the said Society since the Year One Thousand Eight Hundred and Seven up to the Fifth Day of *April* One Thousand Eight Hundred and Thirty-one; and that the Table of Mortality which shall be used in making the same Valuations on every Fifth Day of *April* during any period of Ten Years commencing on the Fifth Day of *April* One Thousand Eight Hundred and Forty-one, or on the Fifth Day of *April* in any Tenth succeeding Year, shall be a Table of Mortality deduced from the further experience of the said Society since the said Fifth Day of *April* One Thousand Eight Hundred and Thirty-one up to the Fifth Day of *April* on which each such Period of Ten Years shall commence, combined with the previous experience of the said Society since the Year One Thou-

Table of Mortality.

sand Eight Hundred and Seven, but not at any time extending further than Fifty Years next preceding such last-mentioned Fifth Day of *April*; and that in deducing such Table of Mortality from the experience of the said Society, the Calculation shall be founded on a comparison of the number of Persons who from the time at which the experience of the said Society to be so taken as aforesaid, shall from time to time have commenced, up to the Fifth Day of *April* as on which the Calculation shall be made, shall have died in each year of age, being Members of the said Society assured for the whole of Life at the times of their respective Deaths, with the number of Persons who (while Members of the said Society assured for the whole of Life) shall have stood the chance of mortality for such year of age; the results of which comparison (where required) shall be adjusted by interpolations or otherwise, in the method which the Register of the said Society for the time being shall, by writing under his hand, certify to be the most approved in similar cases at the time of making such calculation. And that such Valuations as aforesaid, grounded upon the Table of Mortality in use for the time being, shall be made upon such principles and in such manner as the Register for

the time being of the said Society shall, by writing under his hand, certify to be the most approved in similar cases at the time of making the same respectively. Provided always, that for the purpose of ascertaining the Profit or Loss of the last Year of the period ending on the Fourth Day of *April* One Thousand Eight Hundred and Forty-one, and of the last Year of every succeeding period of Ten Years, the Valuations hereinbefore directed to be made as on the immediately succeeding Fifth Day of *April* shall be made according to the Table of Mortality which shall have been in use during such periods.

And that in making the Valuations Mode of valuing Capital. hereinbefore directed of the Capital or Joint Stock Estates and Property of the said Society, all the Stock in the Public Funds and Money invested on Government Securities of or belonging to the said Society, and all other Property of the said Society producing annual Income, except Exchequer Bills and Debts bearing Interest, shall be valued by taking the Annual Income arising therefrom at Twenty-five Years' Purchase; and Exchequer Bills shall be valued according to the market price thereof on the Fifth Day of *April* as on which the Valuation shall be made.

Payment of
Dividends.

And We do hereby, for Ourselves, our Heirs and Successors, further grant, declare, ordain, and appoint, that the actual Dividend to be from time to time constituted and formed as aforesaid shall be paid by the Directors of the said Society for the time being out of the general Funds of the said Society to the Nominees of deceased Members, or their respective Executors, Administrators, or Assigns, at such time or times and under such regulations as have been or shall be from time to time directed in that behalf by the By-Laws and Rules of the said Society.

In 1837 and Three following Years, the actual Dividend to be increased to 250*l*. if below that Sum.

And that if the actual Dividend hereinbefore directed to be paid for the Shares which shall become Claims by the Deaths of Members of the said Society in the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-seven, or in any one or more of the Three next succeeding Years, shall be of less amount than Two Hundred and Fifty Pounds, then and in any and every such case the Directors of the said Society for the time being shall, out of the general Funds and Property of the said Society, increase such actual Dividend for every Share which shall become a Claim during such Year to the Sum of Two

Hundred and Fifty Pounds. Nevertheless, the Profit or Loss of the said Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-seven, and the Profit or Loss of each of the said Three next succeeding Years, shall be calculated as if no Payment had been paid out of the general Funds and Property of the said Society under this present Clause.

And that in case the Dividend which if these our Letters had not been made Patent, would have become payable, according to the Directions in that behalf contained in the last hereinbefore recited Letters Patent, for every Share which shall have become a Claim by the death of a Member of the said Society in the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six, shall be more than the sum of Two Hundred and Fifty Pounds, then the Directors of the said Society for the time being shall, out of the general Funds and Property of the said Society, increase the actual Dividend for every Share, if any, which shall have become a Claim by the Death of a Member of the said Society since the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six, and

The Shares falling between 5th April 1836 and the date of the Charter to be satisfied by the Dividend which would have been paid under the former Charter, if the actual Dividend of 1836 be below that Sum.

before the date of these our Letters Patent, to the Sum which would so have become payable for the same if these our Letters had not been made Patent. Nevertheless, the Profit or Loss of the said Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six shall be calculated as if no Sum of Money had been paid out of the general Funds and Property of the said Society under this present Clause.

Guarantee
of 200*l.* pre-
served.

And whereas under the Nineteenth By-Law of the said Society, all Claims on the said Society arising by Deaths are to be augmented to Two Hundred Pounds whenever the Dividends under the Charters of the said Society now existing fall short of that Sum: Now We do hereby, for Ourselves, our Heirs and Successors, further grant, declare, ordain, and appoint, that if at any time or times after the expiration of the term of Four Years commencing from the Fifth of *April* One Thousand Eight Hundred and Thirty-seven, the actual Dividend hereinbefore directed to be paid for every Share which shall become a Claim by the Death of a Member of the said Society in any Year shall be of less amount than Two Hundred Pounds, then and in any and every such case the

Directors of the said Society for the time being shall, out of the general Funds and Property of the said Society, increase such actual Dividend for every Share which shall become a Claim to the Sum of Two Hundred Pounds.

And We do hereby, for Ourselves, our Heirs and Successors, further grant, declare, ordain, and appoint, that, subject to the Payment of the Dividends hereinbefore directed to be paid, and to the Payment of the Expenses of Management and the current Expenses and other Charges of the said Society, all the Capital or Joint Stock of the said Society, and the Interest, Dividends, Rents, Profits, and Proceeds thereof, and all the Contributions to be from time to time paid by the Members of or Contributors to the said Society, and all Monies to be received or retained for Annuities to be granted by the said Society as in the said recited Letters Patent mentioned, and all other Monies which shall from time to time be received by or on account of, or shall belong to the said Society, and the resulting Income, Interest, Dividends, Profits, and Proceeds of all such Monies and Funds as aforesaid, shall form one Fund, and continue and be invested, laid out, reserved, and improved by the said

All the Property of the Society subject to the current Charges to be reserved and improved for paying the Dividends.

Society, for the purpose of answering and paying the Dividends hereinbefore directed to be paid.

Power to
accept varied
Contributions.

And We do hereby, for Us, our Heirs and Successors, further grant, declare, ordain, and appoint, that it shall be lawful for the said Society to accept from any present or future Members of the said Society, in lieu of fixed Annual Contributions during the whole of Life, Premiums of different Annual Amount during different Periods of Life, or Premiums (either of fixed Annual Amount, or of different Annual Amount for different Periods), during a Portion of Life only, or gross Payments on Admission.

To effect As-
surances with
Strangers with
limited Pe-
riods, and on
Contingencies,
for specified
Sums.

And We do hereby, for Ourselves, our Heirs and Successors, further grant, declare, ordain, and appoint, that it shall be lawful for the said Society to effect Assurances for specified Sums on Joint Lives, or on the Life of the last Survivor of Two or more Persons, or on Contingencies depending on Life, or any Life Assurances for limited Periods, for specified Sums, for such Premiums, and upon such Terms as shall be deemed expedient by the General Courts of the said Society. Provided always, that no Person to whom or on whose

Life any such Assurance for a specified Sum shall be made, shall in respect of such Assurance be or become a Member of the said Society.

And We do hereby, for Us, our Heirs and Successors, further declare, direct, ordain, and appoint, that the Premiums upon Assurances for specified Sums shall be carried to and form part of the Capital or Joint Stock of the said Society; and any Money which shall become payable by the said Society, under any such Assurance or Assurances, shall be paid by the Directors of the said Society for the time being out of the general Funds and Property of the said Society.

Disposal of Premiums on last-mentioned Assurances, and Payment of Policies.

And further, that a Calculation or Estimate shall be made as on every Fifth Day of *April* of the present Worth on such Fifth Day of *April* of the Contributions then payable in respect of Members not assured for the whole of Life, and of the Premiums then payable upon the Assurances for specified Sums; and also of the present Worth on such Fifth Day of *April* of all the Shares subsisting on that Day in respect of Members not assured for the whole of Life, each Share being taken at Two Hundred Pounds, and of all Assur-

Valuation or Estimate of limited and Contingent Assurances prior to ascertaining Balance Dividend.

ances for specified Sums subsisting on that Day; and the Differences of the Amount of the Values of such Contributions and Premiums and the Amount of the Values of such Shares and Assurances shall be added to or subtracted from the Value of the Capital or Joint Stock Estates and Property of the Society (as the case may require) before making the Calculations hereinbefore directed for ascertaining the Balance Dividend and Profit or Loss for the Year commencing on such Fifth Day of *April*.

Register and
Clerks, &c.

And We do hereby, for Us, our Heirs and Successors, further declare, direct, ordain, and appoint, that upon the Resignation, Death, or Removal of the present or any future Register of the said Society, it shall be lawful for the Court of Directors for the time being of the said Society to appoint any fit and proper Person to the said Office of Register: but no such Appointment shall take effect unless the same shall be approved of and confirmed by a General Court of the said Society, to be held within One Calendar Month next after such Appointment. And that the Register for the time being of the said Society shall be removable by the Court of Directors of the said Society: but no such

Register shall be so removed unless a Resolution to that effect shall be entered into at two Courts of Directors, to be specially summoned for that purpose; and Two-thirds at least of the whole number of Directors shall concur in such Resolution at each of such Courts; and such Resolution shall be approved of and confirmed at a General Court of the said Society, to be held within One Calendar Month next after the last of such two Courts of Directors.

And We do hereby, for Us, and our Heirs and Successors, further declare, direct, ordain, and appoint, that any Person may be appointed to the said Office of Register, although such Person may not be a Member of the said Society. And that the Officers, Clerks, Agents, and Servants of the said Society (other than the Register) shall be appointed and may be removed from time to time by the Court of Directors of the said Society. And that the Salary, Allowances, and Remuneration in and by the said Letters Patent of his late Majesty King *George* the Fourth directed to be paid to the Register of the said Society, and his Successors, shall, from and after the Date of these our Letters Patent, no longer be paid or allowed to the present

Register may
not be a Mem-
ber.

Register or his Successors. And that the Salaries, Allowances, and Remuneration to be paid to, and the Duties to be performed by, the Register for the time being, and the other Officers, Clerks, Agents, and Servants of the said Society, shall be prescribed, regulated, and controlled by the Court of Directors of the said Society, subject nevertheless to such By-Laws, Rules, and Orders as are or shall be made by the General Courts of the said Society in that behalf. Provided always that the Salary of the present Register of the said Society shall not be less than Six Hundred Pounds per Annum.

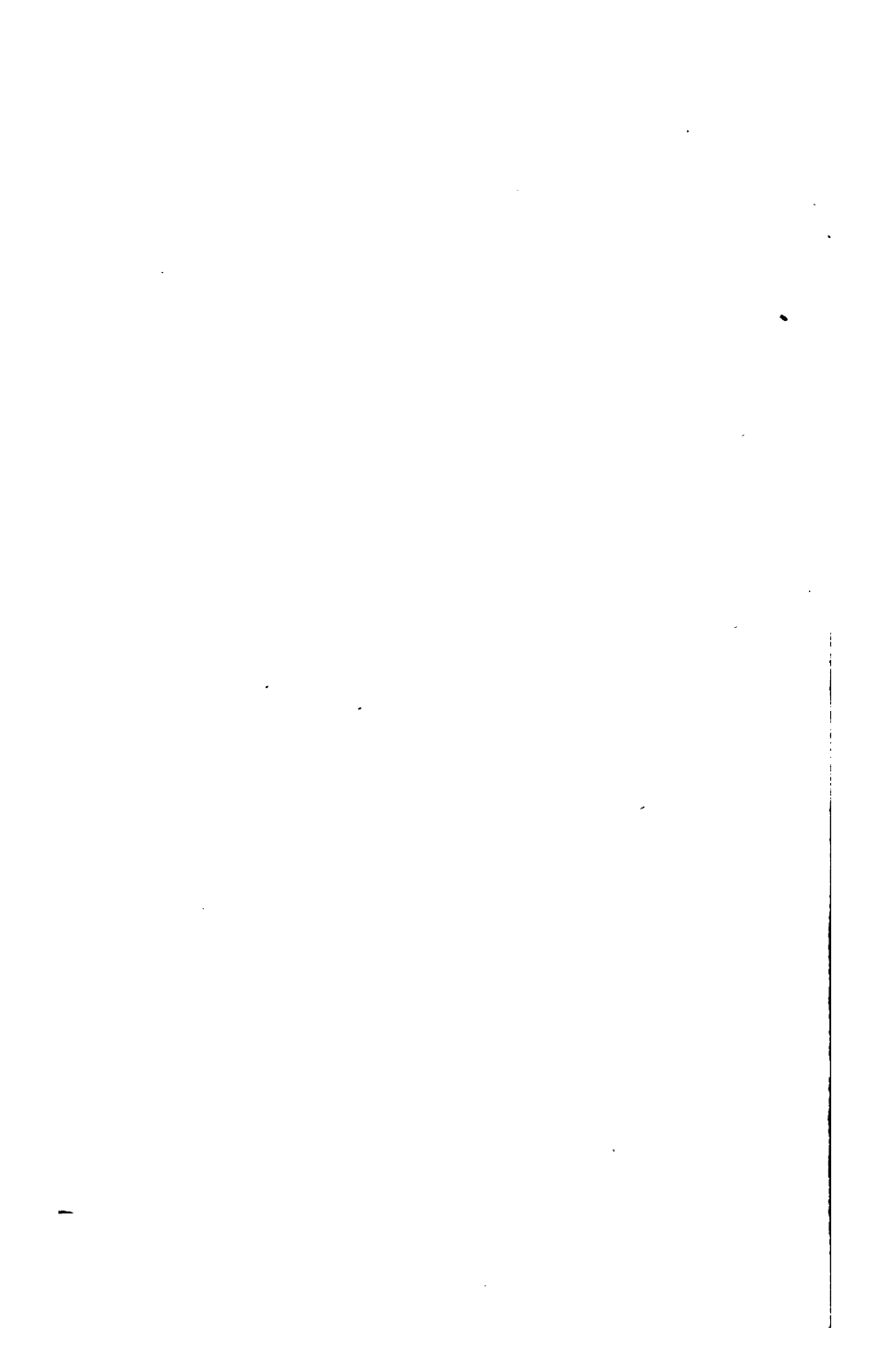
And We do hereby, for Us, our Heirs and Successors, grant unto the said Corporation and their Successors, that these our Letters Patent, or the enrolment or exemplification thereof, shall be in and by all things good, firm, valid, sufficient, and effectual in the Law, according to the true intent and meaning thereof, notwithstanding the not fully or duly reciting the said Letters Patent or the Date thereof, or any other omission, imperfection, defect, matter, cause, or thing whatsoever to the contrary thereof in anywise notwithstanding.

In witness whereof, We have caused these our Letters to be made Patent. Witness

Ourself at our Palace at *Westminster*, the
Twelfth Day of *April*, in the Sixth Year of
our Reign.

BY WRIT OF PRIVY SEAL,

EDMUNDS.





ANNO OCTAVO

VICTORIÆ REGINÆ.

Cap. viii.

An Act to enable the Corporation of the Amicable Society for a perpetual Assurance Office to lend Money upon Mortgage for the Purpose of Investment, and also to confer other Powers upon the said Society. [8th May 1845.]

WHEREAS by Charter under the Great Seal of *England*, bearing Date at *Westminster* the Twenty-fifth Day of *July* in the Fifth Year of the Reign of her Majesty Queen *Anne*, her said Majesty constituted the Persons therein named, and all other Persons who should be admitted to be Subscribers to the Society therein named, according to the Directions therein-after contained, not exceeding the number therein mentioned, one Body Corporate and Politic, in Deed and in Name, by the Name of the Amicable Society for a perpetual Assurance Office, with perpetual

Charter of
25th July,
5 Anne.

Succession, and with Power to take, purchase, hold, and retain to them and their Successors any Manors, Lands, Tenements, Privileges, Liberties, Possessions, and Hereditaments, for the sole benefit of the said Amicable Society, not exceeding the yearly value of Two thousand Pounds, and any Goods and Chattels whatsoever, and also to give, grant, alien, assign, and dispose of any Manors, Lands, Tenements, Rents, Hereditaments, Goods, and Chattels, and to do and execute all and singular other Matters and Things relating thereto, and to sue and be sued, and to have and use a Common Seal for the Affairs and Business of the said Society, and to grant Policies of Assurance under the Seal of the said Corporation entitling the Nominees of the Subscribers or Members of the said Society to such Dividends as therein mentioned, and to make and raise a Joint Stock or Fund from Time to Time for the ends and Purposes therein mentioned; and by the said Charter it was ordained, that the Affairs and Business of the said Corporation should be ordered, managed, and directed by Twelve Members of the said Society, to be annually elected Directors of the said Society in the Manner therein prescribed; and that at any General Court (not consisting of less than Twenty Members of the

said Corporation) it should be lawful for the Members there assembled to make By-Laws, Rules, Orders, and Ordinances for the good Government of the said Society and the Members and Affairs thereof, and to alter, change, or annul the same or any of them, so as such By-Laws, Rules, Orders, and Ordinances should be reasonable, and not repugnant or contrary to the Laws or Statutes of this Realm, or to the Prejudice of any other Company or Corporation: And whereas by Charter under the Great Seal of *Great Britain*, bearing Date at *Westminster* the Sixteenth Day of *January* in the Third Year of the Reign of his Majesty King *George* the Second, it was ordained, that no Monies of or belonging to the said Corporation should at any Time thereafter be lent or placed out upon any other Security than Land or Government Security, except the Monies usually advanced or lent upon Claims before such Time as the same should respectively become payable: And whereas the Powers granted by the same Charter to the said Society have been from Time to Time extended by Three several other Charters under the Great Seal of *Great Britain*, respectively bearing Date at *Westminster* the Eighth Day of *May* in the Thirtieth Year of the Reign of his Majesty King

Charter of 16th
Jan. 3 G. 2.

Charters of
8 May, 30 G. 3.,
30 Oct. 48 G. 3.,
12 Feb. 4 G. 4.

Charter of 12th
April, 6 W. 4.

George the Third, the Thirtieth Day of *October* in the Forty-eighth Year of the Reign of his said Majesty King *George* the Third, and the Twelfth Day of *February* in the Fourth Year of the Reign of his Majesty King *George* the Fourth : And whereas by subsequent Charter under the Great Seal of *Great Britain*, bearing Date at *Westminster* the Twelfth Day of *April* in the Sixth year of the Reign of his late Majesty King *William* the Fourth, it was ordained, that the Dividend in respect of every Share for which a Claim had arisen or should arise by the Death of a Member of the said Society after the Fifth Day of *April* in the Year One Thousand Eight Hundred and Thirty-six should be ascertained in the manner thereafter directed ; (that is to say, amongst other things,) First, that Valuations should be made, as on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-six and the Fifth Day of *April* in every subsequent Year, of the present Worth on such Fifth Day of *April* of all the annual and other Contributions then respectively payable in respect of Members of the said Society assured for the whole of Life in existence on such Fifth Day of *April*, and of all the Capital or Joint Stock, Estates, and Property of the said Society on that Day, after satisfying or

providing for the Claims which should have arisen in the last preceding Year, and all the Expenses of Management, and all incidental Charges and Expenses up to that Day, and also of the present Worth on such Fifth Day of *April* of all the Shares subsisting on that Day in respect of Members assured for the whole of Life (each Share being represented by Unit); and the Value of such annual and other Contributions as last aforesaid, and the Value of the said Capital or Joint Stock, Estates, and Property, should be added together, and that the Sum thereof should be divided by the number which should have been found to represent the present Value on such Fifth Day of *April* of all the then subsisting Shares in respect of Members assured for the whole Term of Life, and that the Quotient should be called the Balance Dividend for the Year commencing on such Fifth Day of *April*; Second, that the Difference between the Balance Dividend for the Year commencing on any such Fifth Day of *April* and the Balance Dividend for the Year commencing on the succeeding Fifth Day of *April*, multiplied into the Number which should have been found in manner aforesaid to represent the present Worth on such latter Fifth Day of *April* of all the Shares

in existence on that Day in respect of Members assured for the whole of Life, should be accounted the Profit or Loss of the Year commencing on such former Fifth Day of *April*; Third, that after the Year commencing on the Fifth Day of *April* One Thousand Eight Hundred and Forty-one the Aggregate of the Profit or Loss of any Year, and the Profit or Loss of the Six immediately preceding Years, divided by the Number of Shares which should have become Claims by the Deaths of Members in that Year and the Six immediately preceding Years, should be called the average Profit or Loss *per* Share for that Year; Sixth, that the Balance Dividend which should be ascertained as on the Fifth Day of *April* One Thousand Eight Hundred and Thirty-seven or any subsequent Year, increased or diminished by the average Profit or Loss *per* Share of the Year commencing on such Fifth Day of *April*, should be the actual Dividend which should be paid for every Share which should become a Claim by the Death of a Member of the said Society in the next succeeding Year; and it was thereby also ordained, that in making the Valuations thereinbefore directed of the annual and other Contributions payable in respect of Members of the said Society assured for

the whole of Life, and of the Shares of such Members, the Rate of Interest should be assumed at Four *per Centum per Annum*, and (after prescribing the Table of Mortality to be used in making the same Valuations) that in making the Valuations thereinbefore directed of the Capital or Joint Stock, Estates and Property of the said Society, all the Stock in the Public Funds and Money invested in Government Securities of or belonging to the said Society, and all other Property of the said Society producing annual Income, except Exchequer Bills and Debts bearing Interest, should be valued by taking the annual Income arising therefrom at Twenty-five Years Purchase, and that Exchequer Bills should be valued according to the Market Price thereof on the Fifth Day of *April* as on which the Valuation should be made; and it was thereby further ordained, that if at any Time or Times after the Expiration of the Term of Four Years, commencing from the Fifth Day of *April* One thousand eight hundred and thirty-seven, the actual Dividend thereinbefore directed to be paid for every Share which should become a Claim by the Death of a Member of the said Society in any Year should be of less Amount than Two Hundred Pounds, then and in any and in every

such Case that the Directors of the said Society for the Time being should, out of the general Funds and Property of the said Society, increase such actual Dividend for every Share which should become a Claim to the Sum of Two Hundred Pounds; and the now reciting Charter empowered the said Society to effect Assurances for specified Sums on Joint Lives, or on the Life of the last Survivor of Two or more Persons, or in contingencies depending on Life, or any Life Assurances for limited Periods for specified Sums: And whereas the Corporation established by the said Charters is still a subsisting Body, and many Advantages have been derived by the Public from the Execution of the Powers and Privileges granted by the said Charters: And whereas Doubts have arisen if the said Amicable Society for a perpetual Assurance Office has Power to advance or lend any of the Monies belonging thereto on Mortgage of Lands, Tenements, and Hereditaments, or on the Security of Policies of Assurance granted by the said Society; and it would be advantageous to the said Society, and at the same Time useful and beneficial to the Public at large if such Doubts were removed, and the said Society were invested with more enlarged Powers in regard to Loans of Money; and it is expedient.

Corporation
subsisting, and
a Public Be-
nefit.

to confer upon the said Society certain other Powers, and to vary the Rate of Interest assumed in making the Valuations by the said last-recited Charter directed to be made, and to make other corresponding Alterations, and to make certain Regulations for better effecting the Purposes of the said Charters: May it therefore please Your Majesty that it may be enacted; and be it enacted by the Queen's most Excellent Majesty, by and with the Advice and Consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the Authority of the same, That it shall be lawful for "The Amicable Society for a Perpetual Assurance Office," from Time to Time after the passing of this Act to lend or advance any of the Monies for the Time being belonging to the said Society at Interest upon Mortgage of Freehold, Copyhold, or Leasehold Manors, Messuages, Lands, Tenements, Hereditaments, and Premises situate or arising within the United Kingdom of *Great Britain and Ireland*, and to accept such Mortgage Security or Securities from any Person or Persons, Body Politic, or Bodies Politic or Corporate, who may for the Time being be indebted to the said Society, for the Repayment of the Money due and owing from him, her, or them respec-

Amicable
Society autho-
rized to lend
Money on the
Security of
Lands, Tene-
ments, and He-
reditaments.

tively, and that for effecting the Purposes aforesaid the Hereditaments and Premises intended to be comprised in any such Mortgage as aforesaid may lawfully be conveyed, surrendered, demised, assigned, or otherwise assured to the said Society and their Successors, or otherwise as the Court of Directors shall from Time to Time appoint, subject to a Proviso for the Redemption of the mortgaged Hereditaments and Premises on Payment of the Principal Money to be so advanced or owing and secured, with Interest for the same after the Rate in the said Proviso to be mentioned, to or to the Account of the said Society, and on the Days or Times to be for that Purpose appointed or mentioned in such Proviso for Redemption, and either with or without a Power or Trusts for the Sale of the said mortgaged Hereditaments and Premises after Default made in the Payment of the said Principal Money and Interest or of any part thereof respectively, on the respective Days or Times appointed or mentioned for the same in the said Proviso for Redemption, and with or without any other Powers and Provisions, as the said Society shall think proper or be advised.

Society autho-
rized to file
Fore-

II. And be it enacted, That it shall be lawful for the said Society from Time to

Time after the passing of this Act to bring, commence, and prosecute to a final Decree any Suit or Suits in Her Majesty's High Court of Chancery, or in any other Court or Courts having Jurisdiction in the Matter, for foreclosing the Equity of Redemption of any Lands, Tenements, Hereditaments, or Premises to be comprised in any Mortgage Security to be so executed to the said Society as aforesaid, and also at any Time or Times after the passing of this Act to purchase or acquire and accept a Release or other Assurance of the Equity of Redemption of any Lands, Tenements, Hereditaments, or Premises to be comprised in any such Mortgage Security.

closure, or to purchase the Equity of Redemption of Estates mortgaged to them.

III. Provided nevertheless, and be it enacted, That the Lands, Tenements, Hereditaments, or Premises the Equity of Redemption of which shall be so foreclosed, purchased, or acquired as aforesaid, shall be sold by the said Society, either by public Auction or by private Contract, within the space of Five Years from the Time of such Foreclosure, Purchase, or Acquisition thereof as aforesaid being completed, unless by reason of some Defect or Insufficiency of Title thereto, alleged and required on the part of the Purchaser or Purchasers to be removed or supplied, or

Such Estates to be sold within Five Years.

by reason of any consequent rescinding or Abandonment of any Contract or Contracts for the Sale thereof, or by reason of any Breach of Contract, or any Action, Suit, or other Proceeding, at Law or in Equity, relating thereto, or on any other Account, the Completion of such Sale shall be unavoidably delayed or impeded, in which Case such Sale shall take place within Twelve Calendar Months next after such Impediment shall be removed.

Exempting
Purchasers
from Liability.

IV. Provided nevertheless, and be it enacted, That no Purchaser from the said Society, after the Expiration of the said Space of Five Years, shall be bound to inquire into the Occasion of the Delay incurred in making any such Sale, or shall be liable to have his or her Title to the Hereditaments or Premises by him or her purchased impeached, defeated, or anywise affected by any such Delay, for whatever Cause, any more than if such Sale had been made to him and completed within such Space of Five Years.

Society authorized to hold
Lands by way
of Mortgage
without
Licence in
Mortmain.

V. And be it enacted, That the said Society shall be capable in Law to hold, possess, and enjoy any Lands, Tenements, Hereditaments, or Premises to be comprised in any such Mortgage Security to be so

executed to them as aforesaid, as well before as after such Foreclosure, or Purchase or Acquisition of the Equity of Redemption thereof as aforesaid, for the Purposes of and under the Provisions contained in this Act, without Licence of Mortmain, and without being liable to the Penalties or Forfeitures of the Statutes of Mortmain.

VI. And be it enacted, That it shall be lawful for the said Society from Time to Time after the passing of this Act to lend or advance any of the Monies for the Time being belonging to the said Society at Interest, after such Rate as shall be agreed upon, upon the Security of any Policy or Policies of Assurance granted or to be granted by the said Society, any thing in the said recited Charter of the Third Year of the Reign of King *George* the Second, or in any other or others of the said recited Charters, to the contrary notwithstanding.

Society authorized to lend Money upon the Security of Policies granted by them.

VII. And be it enacted, That as between the Members and Nominees of Members for the Time being of the said Society, and as between them and the real and personal Representatives of deceased Members and Nominees of Members, all the Funds or other Property of the said Society, and the Share or Shares of each Member, shall after

Property of Society to be considered and treated as Personal Property.

the passing of this Act be treated and considered as Personal Estate, and be transmissible as such.

Rate of Interest assumed in Charter Valuations to be $3\frac{1}{2}$ per Cent. per Annum, or such other Rate as may be agreed upon by the Court of Directors and General Court.

VIII. And be it enacted, That in making the Valuations directed by the said last-recited Charter to be made as on the Fifth Day of *April* in every Year, of the present Worth on such Fifth Day of *April* of the annual and other Contributions payable in respect of Members of the said Society assured for the whole of Life, and of the Shares of such Members, the Rate of Interest shall, as on the Fifth Day of *April* One thousand eight hundred and forty-five, and as on the Fifth Day of *April* in every subsequent Year, be assumed at Three Pounds Ten Shillings *per Centum per Annum*, in lieu of the Rate of Interest directed to be assumed by the said recited Charter, or at such other Rate *per Centum per Annum* in every or any such subsequent Year as shall from Time to Time be recommended by the Court of Directors for the Time being, and confirmed and adopted by the General Court of the said Society; and that in making the Valuations directed to be made by the said last-recited Charter as on the Fifth Day of *April* in every Year of all the Capital or Joint Stock, Estates, and Property of the said Society, on that

Day, all the Stock in the Public Funds and Money invested on Government Securities of or belonging to the said Society, and all other Property of the said Society producing Annual Income (except Exchequer Bills, and Debts bearing Interest, including therein Principal Monies secured at Interest under the Authority of this Act), shall, as on the Fifth Day of *April* One thousand eight hundred and forty-five, and as on the Fifth Day of *April* in every subsequent Year, be valued by taking the Annual Income arising from all such Property (except as aforesaid) at Twenty-eight Years and Four Sevenths of a Year's Purchase (in lieu of the Twenty-five Years Purchase prescribed by the said last-recited Charter), or such other Number of Years or Number of Years and Fraction of a Year's Purchase as shall correspond with the Rate of Interest assumed for the Time being for valuing the annual and other Contributions and Shares as last hereinbefore directed, but with due Allowance in respect of Property in Houses, and of Estates or Interests of a perishable or determinable Nature, and in respect of Charges of Management, as in the Judgment of the Court of Directors for the Time being shall be considered proper; and that Exchequer Bills shall be valued in the manner directed by the said last hereinbefore

recited Charter, and that Debts bearing Interest, including Principal Monies, secured by the Authority of this Act, shall be valued respectively at their respective Amounts, and the Interest due in respect thereof on the Fifth Day of *April* as on which such valuations shall be respectively made.

Profit or Loss
to be re-cal-
culated.

IX. And be it enacted, That the Balance Dividend for the Year commencing on the Fifth Day of *April* One thousand eight hundred and forty-four shall be re-calculated in the manner directed by the last hereinbefore recited Charter, according to the Rate of Interest by this Act authorized to be assumed in calculating the Balance Dividend for the Year commencing on the Fifth Day of *April* One thousand eight hundred and forty-five, as aforesaid, for the Purpose of ascertaining the Profit or Loss of the said Year commencing on the Fifth Day of *April* One thousand eight hundred and forty-four according to such Rate of Interest; and that a like Re-calculation shall be made of the Balance Dividend for every Year immediately preceding any Year the Balance Dividend for which shall be calculated by the Authority of this Act according to another Rate of Interest than the Rate of Interest assumed in calculating the

Balance Dividend for such preceding Year, for the Purpose of ascertaining the Profit or Loss of such preceding Year according to such other Rate of Interest; and that in every Year commencing on the Fifth Day of *April* in which any Change shall take place in the Investment of any of the Property or in the Income derived from any of the Property of the said Society, the Balance Dividend for such Year shall be also re-calculated with reference to such Change of Investment or Income as if the same had taken place previously to the Commencement of such Year for ascertaining the Profit or Loss of such Year; and that for the Purpose of calculating the average Profit or Loss *per Share* for the Year commencing on the Fifth Day of *April* One thousand eight hundred and forty-four the Profit or Loss of each of the Three next preceding Years shall be re-calculated and ascertained according to the Rate of Interest assumed under the Authority of this Act as aforesaid for making the Valuations as on the Fifth Day of *April* One thousand eight hundred and forty-five, and with reference to any Change or Changes of Investment or Income that has or have taken place in any of such Years in the Manner last hereinbefore directed, and the Profit or Loss so to be ascertained or deter-

mined of each of the said Three Years respectively shall be used instead of the Profit or Loss already ascertained pursuant to the said last hereinbefore recited Charter of each of the same Three Years respectively.

The Profit or
Loss to be
taken upon the
Average of
Seven Years
until 1852.

X. And be it enacted, That for the Purpose of calculating the average Profit or Loss *per* Share for each Year during the Remainder of the Period of Seven Years commencing on the Fifth Day of *April* One thousand eight hundred and forty-four One Seventh Part of the aggregate of the Profit or Loss of the Years commencing respectively on the Fifth Day of *April* One thousand eight hundred and thirty-eight, the Fifth Day of *April* One thousand eight hundred and thirty-nine, and the Fifth Day of *April* One thousand eight hundred and forty, as already ascertained or determined pursuant to the said last hereinbefore recited Charter, and of the Years commencing respectively on the Fifth Day of *April* One thousand eight hundred and forty-one, the Fifth Day of *April* One thousand eight hundred and forty-two, the Fifth Day of *April* One thousand eight hundred and forty-three, and the Fifth Day of *April* One thousand eight hundred and forty-four, to be ascertained or determined pursuant to the said last-recited Charter and this

Act, shall be considered as representing the Profit or Loss of each of such Seven Years respectively, and be used instead thereof in such Calculation accordingly.

XI. And be it enacted, That it shall be lawful for the Court of Directors for the Time being, if they shall think fit, with the Approbation and Consent of the General Court of the said Society, at any Time after the Expiration of the Period of Seven Years commencing on the Fifth Day of *April* One thousand eight hundred and forty-five, and from Time to Time thereafter at the Expiration of Intervals of not less than Seven Years, to direct One Seventh Part of the aggregate Profit or Loss of the Seven Years next preceding the Year commencing on the Fifth Day of *April* in which such Direction shall be given to be considered as representing the Profit or Loss of each of such Seven Years respectively, and be used instead thereof for the Purpose of calculating the average Profit or Loss *per* Share for the Year in which such Direction shall be given, and for each of the Five next succeeding Years.

The Average may be continued afterwards from Time to Time.

XII. And be it enacted, That from and after the passing of this Act it shall be law-

The actual Dividend may be increased to

134 AN ACT TO ENABLE THE CORPORATION

the Balance
Dividend when
below it.

ful for the Court of Directors for the Time being of the said Society, if they shall think fit, whenever the actual Dividend for any Year, calculated according to the Provisions of the said last-recited Charter and this Act, shall be less than the Balance Dividend for such Year, to increase such actual Dividend to any Sum not exceeding the Amount of such Balance Dividend, and to pay such increased actual Dividend instead of the actual Dividend ascertained as aforesaid for every Share which shall become a Claim by the Death of a Member of the said Society in such Year.

Assurances
may be effected
on single Lives
for specified
Sums.

XIII. And be it enacted, That it shall be lawful for the said Society, from and after the passing of this Act, if they shall think fit, to grant Policies of Assurance for specified Sums on single Lives for the whole of Life, in consideration of the Payment of such Premiums, and upon such other Terms as shall be deemed expedient by the General Court of the said Society, provided that no Person shall in respect of any such Assurance be or become a Member of the said Society, and that the Regulations and Provisions of the said last hereinbefore recited Charter concerning the Disposal of the Premiums on the limited and contingent Assurances thereby authorized to be effected

for specified Sums, and the Payment of the Sums assured, and the Valuation or Estimate of such limited and contingent Assurances prior to ascertaining the Balance Dividend in every Year, shall be applicable, *mutatis mutandis*, to the Assurances for specified Sums hereby authorized to be effected as aforesaid.

XIV. And be it enacted, That it shall be lawful for the said Society, from and after the passing of this Act, if they shall think fit, to grant Policies of Assurance upon the Lives of Persons to be admitted Members of the said Society, entitling their Nominees, Executors, Administrators, or Assigns, upon the Decease of the Member named in any such Policy, to receive in lieu of the actual Dividend, to be ascertained according to the said last-recited Charter and this Act, the guaranteed Sum of Two Hundred Pounds for every Share comprised therein, and also additional Sums to be periodically added by way of Bonus to the Amount of such guaranteed Sum; and that the annual Contributions payable in respect of the Shares comprised in such Policies shall be the same as the annual Contributions payable in respect of the Shares comprised in the Policies of Assurance granted on the Lives of Members

A Bonus Fund
may be esta-
blished.

admitted at like Ages, according to the general Rules of the said Society; and that for the Purpose of providing for such additional Sums to be periodically added as aforesaid there shall be reserved and set apart, in the first or some subsequent Year after the effecting of each such Policy by this Act authorized to be granted as aforesaid, and thenceforth in every Year during the Continuance of such Policy, such Part of the annual Contribution payable thereon as shall have the same Proportion to the whole annual Contribution payable thereon as the Excess above the Sum of Two Hundred Pounds of the actual Dividend payable according to the general Rules of the said Society for every Share which shall become a Claim by the Death of a Member of the said Society in such Year shall have to such actual Dividend; and that until the making of such periodical Additions respectively the Amount of the said reserved Parts of the said annual Contribution payable upon each such Policy shall not be included in the annual Valuation of the Capital or Joint Stock of the said Society, but the same, and all Accumulations of Interest in respect thereof, shall in the mean time be placed to a separate Account; and that at certain Periods, to be fixed by By-Laws to be from Time to Time made by the said

Society, the Amount of the said reserved Parts of the said annual Contribution payable upon each such Policy, and all Accumulations of Interest in respect thereof, shall be carried to the Capital or Joint Stock of the said Society; and in consideration thereof, at the same Period certain additional Sums, the Amount whereof shall be determined according to By-Laws and Rules to be from Time to Time made by the said Society, shall from Time to Time be added to the Sum guaranteed by each such Policy, and shall be paid upon the Decease of the Member named in such Policy, according to the Terms and Conditions thereof, to his or her Nominees, Executors, Administrators, or Assigns, together with the Sum guaranteed thereby; and that it shall be lawful for the said Society at any Time or Times to agree with any Contributor in respect of any such Policy for the Purchase or Redemption of the Sum or Sums which shall have been added to the Sum guaranteed thereby, in consideration either of an immediate Payment in Money or of an Annuity on the Life of the Member named in such Policy; and that a Valuation shall be made as on every Fifth Day of *April* of the present Worth on such Fifth Day of *April* of all such Additions made to Policies subsisting on that

Day, and also of all Annuities then subsisting granted by the said Society in lieu or in Redemption of any such Additions as aforesaid, and that the Amount of the Value of such Additions and Annuities respectively shall be subtracted from the Value of the Capital or Joint Stock, Estates and Property of the said Society, before making the Calculation directed by the said last-recited Charter for ascertaining the Balance Dividend for the Year commencing on such Fifth Day of *April*.

Power to make
By-Laws.

XV. And be it enacted, That it shall be lawful for the said Society, from Time to Time after the passing of this Act, at any General Court or Courts at which By-Laws, Rules, Orders, and Ordinances may be made by the Members of the said Society, to constitute, ordain, and make such and so many reasonable By-Laws, Rules, Orders, and Ordinances, for carrying this Act into execution, and the said By-Laws, Rules, Orders, and Ordinances, or any of them, to alter, change, or annul, as shall be thought requisite; and the said By-Laws, Rules, Orders, and Ordinances shall be as valid and effectual to all Intents and Purposes as if the same were herein set forth, such By-Laws, Rules, Orders, and Ordinances not being contrary

to Law; and that all the existing By-Laws, Rules, Orders, and Ordinances for the Time being of the said Society shall, so far as they may be applicable, be extended, relate, and apply to the Purposes of this Act; and that nothing herein contained shall prejudice or affect the existing Powers of the General Courts of the said Society to make By-Laws, Rules, Orders, and Ordinances, and from Time to Time to alter, change, or annul the same, as they might have done if this Act had not been passed, so as all such By-Laws, Rules, Orders, and Ordinances be not repugnant to the said Charters and this Act.

XVI. Provided also, and be it enacted, That nothing herein contained shall prejudice or affect the Right, Power, or Authority of Her Majesty or Her Successors to alter, amend, repeal, or annul the said Charters respectively or any of them, or any of the Provisions therein respectively contained, in such Manner as could or might have been done if this Act had not been passed; but that none of the Powers, Authorities, or Provisions in this Act contained relating to or anywise concerning the making of Advances upon Mortgages or otherwise shall be destroyed, impaired, or affected by reason of

Saving to the Crown the Right to alter the Charters.

140 AN ACT TO ENABLE THE CORPORATION, &c.

any such Alteration or Amendment of the said Charters or any of them.

Society not to
be exempt from
Provisions of
any general
Act which may
pass during the
present Ses-
sion.

XVII. And be it enacted, That nothing herein contained shall be deemed to exempt the Society from the Provisions of any general Act relating to Insurance Societies which may pass during the present Session of Parliament.

Public Act.

XVIII. And be it enacted, That this Act shall be a Public Act, and shall be judicially taken notice of as such.

LONDON :

Printed by GEORGE E. EYRE and WILLIAM SPOTTISWOODE,
Printers to the Queen's most Excellent Majesty. 1848.



ANNO DECIMO SEPTIMO
VICTORIÆ REGINÆ.

Cap. xii.

An Act to confer additional Powers upon the Corporation of the Amicable Society for a perpetual Assurance Office for the Purposes of Investment. [12th May 1854.]

WHEREAS by a Charter under the Great Seal of *England*, dated the Twenty-fifth Day of *July*, in the Fifth Year of the Reign of Her Majesty Queen *Anne*, a Corporation was created, with perpetual Succession and a Common Seal, by the Name of "The *Amicable* Society for a perpetual Assurance Office," for effecting Assurances on Lives, with various Powers thereby given for carrying the Objects of the said Corporation into effect, and the said Corporation was

Charter dated
25th July, 5th
Anne.

to be governed by a Court of Directors consisting of Twelve Members of the said Society, subject to the By-Laws, Rules, Orders, and Ordinances for the good Government of the said Society, and the Members and Affairs thereof, to be made by the General Courts of the said Society (consisting of not less than Twenty Members of the said Corporation), with Power for the said General Courts to alter, change, or annul the said By-Laws, Rules, Orders, and Ordinances, or any of them, so as the same should be reasonable, and not repugnant to the Laws or Statutes of this Realm, or to the Prejudice of any other Company or Corporation: And whereas, by Charter under the Great Seal of *Great Britain*, dated the Sixteenth Day of *January*, in the Third Year of the Reign of His Majesty King *George* the Second, it was ordained that no Monies of or belonging to the said Corporation should at any Time thereafter be lent or placed out upon any other Security than Land or Government Security, except the Monies usually advanced or lent upon Claims before such Time as the same should respectively become payable: And whereas the Powers and Privileges of the said Corporation have from Time to Time been extended by Four several other Charters under the Great Seal of

Great Britain, bearing Date respectively the Eighth Day of *May* in the Thirtieth Year of the Reign of His Majesty King *George* the Third, the Thirtieth Day of *October* in the Forty-eighth Year of the Reign of His said Majesty King *George* the Third, the Twelfth day of *February* in the Fourth Year of the Reign of His Majesty King *George* the Fourth, and the Twelfth Day of *April* in the Sixth Year of the Reign of His Majesty King *William* the Fourth: And whereas by the Act (Local and Personal) of the Eighth Year of Her Majesty Queen *Victoria*, Chapter Eight, the said Corporation was authorized and empowered to lend Money upon Mortgage on such Securities as therein specified, and for the Purposes of the now reciting Act to make By-Laws, Rules, Orders, and Ordinances, and from Time to Time to alter, change, or annul the same: And whereas the said Corporation is still subsisting, and has carried on its said Undertaking with great Advantage to the Public: And whereas it is expedient that additional Powers should be conferred on the said Corporation, and its existing Powers extended or varied for enabling and facilitating the Investment of the Funds thereof, but the same cannot be effected without the Aid and Authority of Parliament: May it therefore please Your

8 & 9 Vict.
c. viii.

Majesty that it may be enacted ; and be it enacted by the Queen's most excellent Majesty, by and with the Advice and Consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the Authority of the same,—

Power to Society to exercise Powers herein mentioned.

I. That it shall be lawful for the *Amicable Society* for a perpetual Assurance Office, by means and for the Benefit of the Joint Stock of the said Corporation, from Time to Time to exercise all or any of the following Powers ; (that is to say,)

May purchase Public Stocks, &c. ;

First, to purchase Public Stocks or Parliamentary Funds of *Great Britain* or *Ireland*, or Navy or Exchequer Bills, or other Government Securities, or Stock or Bonds of the *East India Company*, or Stock of the Governor and Company of the Bank of *England*, or the Policies of the said Corporation, or the Bonuses or any Part of the Bonuses declared thereon, either with or without the Sums assured by the Policies :

may advance Money upon Mortgages, &c. ;

Secondly, to lend or advance any Money upon Mortgage or the Security of any of the several Properties hereinbefore authorized to be purchased, or any legal or equitable Interest therein, or upon

Mortgage, or the Security, whether legal or equitable, of Freehold, Leasehold, Copyhold, or Customary Estates or Hereditaments situate or arising within the United Kingdom of *Great Britain* and *Ireland*, whether held for a Life or Lives, or for a Term or Terms of Years, either absolute or determinable upon the dropping of a Life or Lives, or for any greater or less Estate or Interest, and whether held in undivided Shares, or in Entireties, or of any Remainder or reversionary Interest in or of any Sum or Sums of Money charged or secured upon any such Freehold, Leasehold, Copyhold, or Customary Estates or Hereditaments, or of any Annuity depending upon any Life or Lives, either with or without an Assurance or Assurances effected with the said Corporation, or with any other Insurance Company or Society, or upon Mortgage of any Rates, Annuities, Policies, or other Property, whether Real or Personal, and whether reversionary or otherwise, and arising or being within the said United Kingdom, and to accept and take every or any such Mortgage or Security as aforesaid, in such Form and with such Powers and Provisions as the

Court of Directors of the said Society shall think proper, and also to accept and take a Transfer or Assignment of any subsisting Mortgage, Charge, Incumbrance, or Security upon any of the said several Properties, either subject to any existing Right or Equity of Redemption, or with or without any new Proviso for Redemption, and generally in such Form as may be thought proper by the Court of Directors of the said Society:

may effect
Assurances on
certain Lives;

Thirdly, at the Time or respective Times of lending or advancing any Money upon the Security of any Annuity for any Life or Lives, or for Years determinable on the dropping of any Life or Lives, or of any interest for or depending upon any Life or Lives, or at any Time after such Loan or Advance made, it shall be lawful for the said Society to effect with any other Assurance Society or Company, or Societies or Companies, and to keep on foot, One or more Assurance or Assurances on such Life or Lives, and from Time to Time to surrender, relinquish, transfer, or dispose of such Assurance or Assurances:

and may call in

Fourthly, to cause any of the Money,

Funds, or Property of the said Society, ^{and re-invest Money.} which shall be laid out or invested in any such Purchase, Mortgage, or Security as aforesaid, to be from Time to Time sold, called in, and transferred, and the Proceeds thereof again invested upon or to be changed and varied into any of the Stocks, Funds, Securities, Annuities, Policies, or other Property hereinbefore mentioned.

II. That all the Powers and Provisions ^{Recited Act applicable to this Act.} contained in or given by the said recited Act of the Eighth Year of Her present Majesty's Reign, Chapter Eight, for making, repealing, and varying Byelaws, Rules, Orders, and Ordinances, and for carrying that Act into execution, and all the existing Byelaws, Rules, Orders, and Ordinances for the Time being of the said Society, shall, so far as they may be applicable and Circumstances permit, be extended to and be applicable to the Purposes of this Act and the carrying of the same into execution.

III. That this Act may be cited in other ^{Short Title.} Acts of Parliament, and in Legal Proceedings or Instruments, as "The *Amicable Assurance Society Amendment Act, 1854.*"

Expenses of
Act.

IV. That the Costs, Charges, and Expenses of and incidental to the passing of this Act shall be paid by the said Society.

LONDON :

Printed by GEORGE EDWARD EYRE and WILLIAM SPOTTISWOODE,
Printers to the Queen's most Excellent Majesty. 1854.

BY-LAWS
OF THE CORPORATION OF
THE AMICABLE SOCIETY
FOR A
PERPETUAL ASSURANCE OFFICE.

Approved and confirmed at two successive Special General Courts, held on the 29th day of November and the 13th day of December, 1837, with the Amendments to August 9, 1854.

1. *Of the Admission of Members, and granting Policies.*

I. — THAT no Person be admitted a Member of this Corporation, or become a Contributor for a Share or Shares of the Joint Stock of this Corporation on a Life or Lives, or effect an Assurance with the Corporation for a specified Sum, without the approbation and consent of at least Seven of the Directors in their Court assembled; and that no Policy be granted Ages limited. on the Life of any Person who is under the age of Eight Years, or above the age of

Seventy-two, except as in the 13th, 19th, and 25th By-Laws is provided. And that no Policy be granted on the Charter Plan, on the Life of any Person who is above the age of Sixty-seven; except as aforesaid.

Persons living in London, or within fifteen miles, to appear.

II.—THAT every Person who shall be desirous of becoming a Contributor for a Share or Shares, or of effecting an Assurance for a specified Sum on his or her own Life, or on whose Life any other Person shall be desirous of contributing for a Share or Shares, or of effecting an Assurance for a specified Sum (except in the cases provided for by the 3rd By-Law), shall appear in person before the Court of Directors, or before Three or more of the Directors, and make answer to such particular questions touching his or her state of health as the Court of Directors or the examining Directors shall require.

Those living more than fifteen miles from London to transmit Declaration.

III.—THAT every Person resident more than Fifteen miles from the General Post-Office, London, who shall be desirous of being admitted a Member on his or her own Life, or of effecting an Assurance for a specified Sum on his or her own Life, and every Person who shall be desirous of becoming a Contributor for a Share or

Shares on the Life of a Person resident more than Fifteen Miles from the General Post-Office, London, or of effecting an Assurance for a specified sum on the Life of a Person resident more than Fifteen Miles from the General Post-Office, London, without the personal appearance, as required by the 2nd By-Law, of the Person on whose Life in the said respective cases the Assurance is proposed, shall transmit to the Court' of Directors a Declaration in writing, in the form prescribed by the Statute 5 & 6 Will. 4, c. 62, and taken and subscribed before some Justice of the Peace for the County, City, or Burgh in which the Party making such Declaration shall reside; which Declaration shall be made and subscribed as aforesaid by the Person whose Life is to be assured; or, if such Person shall be under the age of Fourteen Years, then by his or her Father or Guardian, or by the Person desiring to become the Contributor or to effect the Assurance; and such Declaration shall state truly the Age of the Person on whose Life the Assurance is proposed, and that such Person, to the best of the belief of the Person making such Declaration, is, and for Six Months then last past hath been, in a good state of health, and that he or she is

not subject to any particular illness tending to shorten life.

References as to health required.

IV.—THAT every Person proposing to effect an Assurance with this Corporation, shall give to the Register reference to two or more Persons of respectability (of whom one at least shall be a Medical Practitioner), who may be inquired of touching the state of health of the Person on whose Life the Assurance shall be proposed. And that the Proposal shall not be accepted until answers from the Persons referred to shall have been laid before the Court of Directors.

Declaration to be signed as the basis of admission.

V.—THAT every Person proposing to effect an Assurance with this Corporation, shall deliver or transmit to the Court of Directors a Declaration in writing, signed by himself or herself, or by some Person on his or her behalf, as the basis and condition of his or her Assurance, setting forth the age, vocation, or situation in life, and state of health, of the Person on whose Life such Assurance is proposed, together with such other particulars as the Court of Directors shall require; and in all cases in which the Assurance is proposed to be effected on the Life of any Person other than the Contributor or Assured, such De-

claration shall further set forth that the Assured hath an Interest in such Life.

VI.—THAT no Proposal for an Assurance shall be acted upon, which shall not within Thirty days allowed to complete. One Calendar Month after acceptance thereof by the Court of Directors, be completed by or on behalf of the Party who shall have made the same, by Payment of the First Contribution or Annual Premium, and Signature of the Declaration required by the 5th By-Law.

VII.—THAT the Court of Directors may dispense with the observance of the 2nd, 3rd, 4th, and 6th By-Laws, where the circumstances of the case shall appear to them to require it, or to render the observance of the same unnecessary.

VIII.—THAT every Policy hereafter to be issued, shall be void in case the Declaration required by the 5th By-Law be in Policies to be void in certain cases. any respect untrue or fraudulent.

IX.—THAT every Policy hereafter to be issued shall be void in case the Person whose Life is assured shall go out of Europe, or engage or be employed in Military Service out of the United Kingdom, or in Naval

or Maritime Service or Occupation, without first obtaining Licence in writing from the Court of Directors, and agreeing to pay such Sum of Money, or additional Contribution or Premium, on account of the additional hazard, as the Court of Directors shall require. Provided that it shall be lawful for the Court of Directors to dispense with any forfeiture under this By-Law, upon such terms as they shall think fit.

In case of suicide,

to be valid if assigned.

X.—THAT every Policy hereafter to be issued upon the Life of the Contributor, or other person effecting the Assurance, shall be void if he or she shall die by felonious suicide, or by the hands of Justice. Nevertheless, if he or she shall have assigned his or her Policy, or any Interest therein, to or in trust for any other Person or Persons, *bond fide*, and for a valuable consideration, in Money or otherwise, such Policy shall remain in force, to the extent of the beneficial Interest or Interests therein of any Person or Persons, to, or in trust for whom, the same Policy or any Interest therein shall so have been assigned.

Policies to contain a Condition to the

XI.—THAT all Policies hereafter to be issued shall contain a condition to the effect

of the 8th and 9th By-Laws; and that all Policies hereafter to be issued to a Member, or other Person effecting an Assurance on his or her own Life, shall also contain a Proviso to the effect of, or shall expressly refer to, the 10th By-Law. And provided, nevertheless, that the 10th By-Law shall not extend to Policies hereafter to be issued in exchange or by way of substitution for Policies granted prior to the 6th day of April, 1827.

effect of the
8th and 9th
By-Laws,
and to refer to
the 10th.

XII.—THAT not more than Thirty-five Shares, nor a greater specified Sum than £7000, be assured on One Life; and that the Directors may grant a Half Share in the same Policy with One Share, or with any number of Shares not exceeding Twenty-four, but not separately. And that not more than Twenty-five Shares be assured on One Life, on the Charter Plan.

Limitation of
Assurances.

XIII.—THAT any Contributor, or other Person assured, may exchange his or her Policy for Two or more Policies on the same Life or Lives, and on the same Terms and Conditions, and comprising in the whole the same number of Shares, or the same specified Sum, as his or her original Policy.

Policies may
be exchanged.

Every reference made in these By-laws to the case of an Assurance on the Life of any Person, is meant to embrace the case of an Assurance on the Joint Lives of such Person and of any other Person or Persons, and also an Assurance on the Life of the Survivor of such Person or Persons, except when the contrary is to be inferred from the subject-matter.

2. *Of Contributions and Premiums, Forfeitures, Exclusions, Re-admissions, and Redemptions.*

Annual Contributions.

XIV.—THAT the Annual Contributions specified in the first Column of Table I. in the Appendix to these By-Laws, shall be paid for each Share or Sum of £200 with Participation in Profits, to be hereafter granted by the Society, on single Lives for the whole of Life. And that the Annual Premiums specified in the second Column of the same Table shall be paid for every £100 assured, without Participation in Profits, on Policies to be hereafter granted by the Society upon Single Lives for the whole of Life.

Contributions and Premiums in special cases.

XV.—THAT the Annual Contributions payable for each Share hereafter to be granted to Contributors for limited Periods,

or on Joint Lives or Survivorships, and the Annual Premiums to be charged for assuring specified Sums for limited Periods, or on Joint Lives or Survivorships, shall be calculated at and after the rates specified in the Tables Nos. II. III. IV. V. in the Appendix to these By-Laws.

XVI.—THAT the Court of Directors shall, in all cases to which the said several Tables do not apply, fix the Annual Contributions or Premiums, or gross Payments, which shall be paid or payable; proceeding as far as may be upon the data and principles upon which the said Tables are constructed.

XVII.—THAT the Directors may require Extra risks. additional Payments, or the Payment of larger or increased Premiums, on account of any particular hazard; and may require additional Payments, or the Payment of larger or increased Premiums, on granting Licences relating to or dispensing with any condition or forfeiture of a Policy.

XVIII.—THAT upon every proposal for Non-appearance Fine. an Assurance upon the Life of a Person who shall not appear to be examined before the Directors, there shall be paid the Sum of

Forty Shillings, by way of Fine for Non-appearance, unless the Directors shall think fit wholly or partially to remit the same.

Contributions,
when due.

XIX.—THAT the Annual Contributions and Premiums of Members and other Persons be payable for the First Year on the day of the date of the Policy, and continue payable on the same day in each succeeding Year; and every such Payment shall be made at the Society's House, between the Hours of 9 in the Forenoon and 4 in the Afternoon; and that every Person who shall fail to make his or her Payment within One Calendar Month after the same shall become due and payable on any Assurance effected after the date of the Charter of the 30th October, 1807, (such Calendar Month to be deemed and considered to expire at 4 o'clock in the Afternoon of the last Day of such Calendar Month,) shall forfeit to the Joint Stock Sixpence for every Twenty Shillings of such Contribution or Premium as shall be then in arrear; and if such default shall be made for Two Calendar Months, (to be computed as aforesaid,) then One Shilling for every Twenty Shillings; and if such default shall be made to the end of Three Calendar Months (to be computed as aforesaid) after such Contribution or

Forfeits.

Premium shall have become payable, then the Policy shall become void; and the Defaulter, his or her Executors, Administrators, or Assigns, shall be absolutely excluded from this Corporation, and from all benefit in respect of such Policy: and that no Contribution or Premium be received without payment of all forfeitures then due. Provided nevertheless, that if the Defaulter shall, within Six Calendar Months (to be computed as aforesaid) after such exclusion, apply to have the Policy renewed on the terms of the former Policy, the Court of Directors may at their discretion re-admit such Defaulter, and that although the Person on whose Life the Assurance was effected may be above the age specified in the 1st By-Law, he or she being in a good state of health, and the Defaulter paying by way of penalty to the Joint Stock of this Corporation such Sum as the Directors shall require, which Sum shall be equal at least to double the proportionate part of the former Annual Contribution or Premium for the time which shall have elapsed between the day on which the Contribution or Premium became payable and the day of such re-admission: and the Annual Contribution or Premium shall recommence under such renewed Policy at

Terms of Re-admission.

the date thereof, and shall continue to be reckoned therefrom.

Contributions
on Shares
granted pre-
vious to 1807.

XX. — THAT all Contributions on Shares granted previous to the date of the Charter of 1807 be paid by four equal Quarterly Payments, at the four most usual Quarter-Days (O.S.), and that Members or other Contributors on such Shares who shall not make their respective Quarterly Payments within One Calendar Month after each Quarter-Day shall for each Share forfeit to the Joint Stock, for the first Quarter's neglect, One Shilling; for two successive Quarters, Three Shillings; for three successive Quarters, Five Shillings; for four successive Quarters, Eight Shillings; and for five successive Quarters, Twelve Shillings: And that no Quarterly Payment on such Shares shall at any time hereafter be received, without Payment at the same time of all Forfeitures that shall be then due. And that the Register for the time being do upon the first *Gazette* Day after Lady-Day (O.S.) in every Year, (or as soon after as may be,) and within Forty Days after every other Quarter-Day (O.S.) in every Year, publish in the *London Gazette* and two Morning Papers an account of the

Arrears to be
advertised.

numbers of such Shares granted previous to the date of the Charter of 1807, the Payments on which shall be then in arrear one year, and one quarter of a year, in order for exclusion of the Members or Contributors at the expiration of three months then next ensuing, pursuant to the Supplemental Charter of the 16th January, 1730.

XXI.—THAT no gross Sum of Money shall be paid out of the Joint Stock of this Society for the redemption or purchase of any Policy or part of a Policy, and no annuity shall be granted in lieu of payment of any claim upon the Society arising by death, or in lieu, redemption, or purchase of any Policy or part of a Policy which may be surrendered to the Society, without the consent of Two Courts of Directors; and that the Register may demand and receive for his own use a Fee of Five Shillings for the valuation of every Policy proposed to be sold or surrendered to the Society from the Person making the Proposal; but such Fee to be returned if the Policy be actually surrendered upon such Proposal.

Redemption
of Policies.

3. *Of the Payment of Claims and Appropriation of the Funds.*

Annual Valuations to be made in July.

XXII. — THAT the Register for the time being shall, as soon as may be after the 5th day of JULY in each Year, make the requisite Valuations, and ascertain the Balance Dividend as on the preceding 5th day of APRIL, and the Profits or Loss of the preceding Year, and the Amount of the Dividend to be paid on each Share which shall have or shall become a Claim during the current Year, according to the provisions of the Charter of 1836; and shall report the same to the Court of Directors previously to the Annual General Court to be held in JULY; at which General Court the Chairman shall declare the Dividend to be paid on all claims arising by the Deaths of Members in the Year commencing with the preceding 5th day of APRIL.

Proof of Death, how made.

XXIII.— THAT before any Claim arising by the Death of any Member or other Person on whose Life any Assurance has been or shall be made shall be allowed, the following Declaration and Certificates shall be produced to the Court of Directors; viz. a Declaration made and subscribed by some credible Person in the form prescribed by

the said Act of the 5th & 6th Will. 4, c. 62, of the Death of such Member or other Person, and the Time and Place thereof, and a Certificate of the Burial of such Member or other Person, signed by the Rector, Vicar, Officiating Minister, or Register Keeper of the Place where such Member or other Person was buried, and a Certificate of the Medical Person (if any) who attended the Deceased during his or her last illness, stating the cause of his or her Death. And in case no Medical Person shall have attended the Deceased, the Declaration required by this By-Law shall further state the cause of Death, according to the knowledge, information, or belief of the Declarant. But the Directors may, if they think fit, accept other satisfactory proof of the matters aforesaid, or any of them.

XXIV.—THAT the Receipt of the Person Receipts for Monies paid on Claims. to whom by the terms of any Policy hereafter to be granted the Monies thereby assured shall be payable, or his or her Executors or Administrators; or if by the terms of any such Policy the Monies assured thereby shall be payable to Two or more Persons, then the Receipt of such Persons, or the Survivors or Survivor of them, or the Executors or Administrators of such Survi-

vor; or when any such Policy shall have been assigned, the Receipt of the Person to whom the same shall so have been assigned, his or her Executors, Administrators, or Assigns; or if the same shall have been assigned to Two or more Persons, the Receipt of such Persons, or the Survivors or Survivor of them, or the Executors or Administrators of such Survivor, or their or his Assigns, shall in all cases be a sufficient discharge for the Monies which shall become due or payable upon such Policy, notwithstanding any trust, charge, claim, or liability to which the same may be subject. And after such Receipt as aforesaid shall be given, the Corporation shall not be concerned to see to the application of any Sum or Sums of Money therein expressed or acknowledged to be received. Provided, nevertheless, that the Court of Directors may in cases of disputed Claim, or otherwise involving special circumstances, require sufficient Security to be given by any Person or Persons receiving Money from the Corporation to indemnify it against any subsequent Claims in respect thereof.

Lost Policies.

XXV.—THAT in case any Policy be lost or mislaid, and the Member or Person on whose Life the Assurance was made be living, a new one shall be granted by the

Court of Directors; and if the Member or Person on whose Life the Assurance was made be dead, the Claim shall be paid: Provided that in each case, the Loss and the Property in the lost Policy be proved to the satisfaction of the Court of Directors, and such Security, in such sum as the Directors shall deem sufficient, be given to indemnify this Corporation against any Loss or Damage that may be occasioned or happen to them in consequence of the grant of the new Policy or the Payment of the Claim: Provided that every new Policy to be granted in lieu of a lost Policy shall contain a recital of the lost Policy, and a Condition that the new Policy shall not be paid in case the Policy supposed to be lost shall be found.

XXVI.—THAT all Claims arising by the Deaths of Members and others, in respect of Shares of the Joint Stock of this Corporation, or of Assurances for specified Sums, shall be paid at the end of Three Calendar Months after satisfactory proof of Death has been received and the Claim been allowed. But the Court of Directors may, if they think fit, pay all or any part of any Claim before the time above provided for the Payment thereof, charging the Party

Claims to be paid at the end of Three Months after proof of death.

entitled to receive the Money a reasonable Discount.

4. *Of General Courts.*

Notice to be
given of General
Courts.

XXVII.—That not less than Seven, and not more than Fourteen Days before every General Court, the Directors shall give Notice of the holding of such Court by causing Summonses to be delivered or forwarded by the Post (the Postage to be paid by the Society) to every Member having a right to attend and vote at such General Court, and living within the United Kingdom, and whose place of residence shall be known at the Office of the Society; and the Notice of the holding of such General Court shall also within the same period of time be inserted in the *London Gazette* and Three Morning Papers.

Annual Courts.

XXVIII.—THAT an Annual General Court shall be holden on the 22nd day of July, being a Wednesday; or else on the Wednesday nearest the 22nd day of July:—At which Court the Current Accounts of the Corporation shall be read to the Members then present, and other Business may be transacted.

XXIX.—THAT a General Court shall be holden on the 22nd day of April, being Wednesday; or else on the Wednesday nearest the 22nd day of APRIL in every year, for the express purpose of electing Directors and Auditors. At which Court no other business than the said Elections respectively shall be transacted, except that of proposing a Remuneration to the Directors and Auditors respectively, on which, if brought forward, the Question shall be put and decided, before proceeding with the Elections.

XXX.—THAT in case any Twenty-four Members of this Society having right to vote at the General Courts shall make a request in writing to the Court of Directors to hold a Special General Court, specifying the subject intended to be brought under consideration, and signed by all the said Twenty-four Members, and deliver or cause to be delivered the same to the Register, such request shall be laid by him before a Court of Directors, who shall appoint a time for holding such Special General Court within Thirty Days after the delivery of such request to the Register; and the subject of such request shall be specified in the Summonses for holding such General Court: and no other Business than such as shall

be so specified shall be transacted at such Special General Court as last mentioned.

Adjournment.

XXXI.—THAT no Chairman of a General Court shall adjourn the Court without the Question being first put for that purpose and carried.

By-Laws not to be altered except on Notice given,

XXXII.—THAT no Motion for the repeal or alteration of any By-Law, or for making any new By-Law, shall be received at any General Court unless Notice thereof shall have been given at the next preceding General Court, (unless such preceding General Court shall have been for the Election of Directors or Auditors, and in that case at the General Court next preceding such General Court for the Election of Directors or Auditors,) and in every such case the Directors shall cause the Notice which shall have been given of the intended Motion to be inserted in the Summonses to be delivered or sent, as required by the 27th By-Law. Provided always, that in case a Special General Court shall have been summoned by the Court of Directors, for the purpose of repealing or altering any By-Law, or of making any new By-Law, the Proposition of the Court of Directors for the repealing or altering of such By-law, or the

making such new By-law, shall be received by such Special General Court, although no Notice was given thereof at the preceding General Court.

XXXIII.—THAT no Order or Resolution shall be deemed a By-Law, until the same shall be approved of by a majority of the Members present at two consecutive General Courts. and approval of two General Courts.

XXXIV.—THAT upon a Motion for a Ballot, Ballot being made and seconded at any General Court, the same shall be granted, and a future day (within Thirty Days) shall be then appointed for taking such Ballot.

XXXV.—THAT all Ballots at General Courts shall commence at One o'Clock, and finally close at Four: and that the Names of the Members qualified to vote shall be taken down in writing before they shall be permitted to put in their Ballot. to begin at 1, and close at 4 o'Clock.

5. *Of the Election and Duties of Directors.*

XXXVI.—THAT all Elections of Directors be by Ballot, to be taken by Lists of Twelve Persons for whom the Member balloting votes, and that no Member shall be eligible unless he shall at the time of Directorselected by Ballot.

Election hold Five Shares at least on the whole of his own Life, or shall have been a Member prior to the date of the Charter of 1807; nor shall any Member be eligible who shall not signify in writing to the Register, on or before the 1st of April next preceding the day of Election, his intention to become a Candidate; and the Register shall in the Summonses to Members state the Names and Places of Residence of the Members who shall have signified such intention: but in case any Member who shall have signified such intention, shall before the day of Election die or be disqualified, or, by Notice in writing to the Register, withdraw from being a Candidate, it shall be lawful for the Members assembled at the General Court for the Election of Directors to elect another Member, who may not have signified his intention of being a Candidate as aforesaid, to be a Director in the stead of any Person who shall so have died, or become disqualified, or withdrawn.—That neither the Register for the time being, nor any Clerk or Servant of the Corporation, shall intermeddle with the Election of Directors, otherwise than by giving his vote, on pain of being immediately discharged.

XXXVII.—THAT at the General Court Method of balloting for Directors. for the Election of Directors, every Member qualified to vote at such Court may in person deliver in a List of Twelve Members duly qualified to be Directors for the year ensuing; of which number at least Four shall then be Directors; and all Lists which shall not contain so many and such Members as required by this By-law shall, be rejected.

XXXVIII.—THAT the Seal of this Cor- Seal of the Corporation. poration shall not be affixed to any Policy of Assurance, nor to any Power of Attorney for receiving Dividends or other Monies, or for accepting or transferring Stock, unless such Policy or Power of Attorney shall be signed by Seven or more of the Directors assembled at a Court of Directors. And the Seal of this Corporation shall not be affixed to any Instrument other than any such Policy or Power of Attorney as aforesaid, unless the same shall not only be signed as before mentioned, but shall also have been read and approved at Two Courts of Directors. Provided nevertheless, that no Purchaser, or other Person paying or advancing Money, or otherwise dealing on the faith or credit of any Policy of Assurance, Power of Attorney, or other

Instrument which shall be actually sealed with the Seal of this Corporation, shall be in anywise bound or concerned to inquire whether the Directions contained in this By-Law have been observed, or be in any manner damnified or affected by any omission or neglect in the observance of the same or any of them.

Auditors' Accounts to be delivered over to new Directors.

XXXIX.—THAT the Directors of the preceding Year do take care to deliver over to the succeeding Directors, immediately after their being sworn in, the Auditors' Accounts, together with the Cash and Securities of this Corporation.

Court of Directors every Wednesday.

XL.—THAT a Court of Directors shall be holden on Wednesday in every week throughout the Year; or if the same shall be Christmas-Day, or a day appointed for a General Fast or Thanksgiving, then on the following day: and that Special Courts shall be holden whenever it shall be thought necessary: Provided always, that the Court of Directors may at any time adjourn for any period not exceeding One Calendar Month.

Committees of Directors.

XLI.—THAT the Directors for the time being, or the major part of them, assembled

at their Courts, shall from time to time appoint a Committee of Three of their own body, with each of whom a Key of the Safe Closet shall be lodged; and also, when necessary, a Committee of Three of their own body, who shall attend at the Office of the Corporation for the payment of Claims.

6. *Of the Election and Duties of Auditors.*

XLII.—THAT Five Members of this Society, entitled to vote at the General Courts, be annually elected Auditors, at the Court appointed by the 29th By-law to be holden for that purpose, and that all Elections of Auditors shall be by Ballot, to be taken by Lists of Five persons for whom the Member balloting votes; and that no Member shall be eligible unless he shall at the time of Election hold Three Shares at least on the whole of his own Life, or shall have been a Member prior to the date of the Charter of 1807; nor shall any Member be eligible who shall not signify in writing to the Register, on or before the 1st day of the month of April next preceding the day of Election, his intention to become a Candidate for the office of Auditor; and that the Register shall in the Summonses to Members state the Names and Places of Residence of the Members who shall have signi-

Five Auditors
to be elected.

Qualification
of Auditors.

fied such intention : but in case any Member who shall have signified such intention shall before the day of Election die, or be disqualified, or by notice in writing to the Register withdraw from being a Candidate, it shall be lawful for the Members assembled at such General Court to elect another Member, who shall not have signified his intention of being a Candidate as aforesaid, to be an Auditor in the stead of any Person who shall so have died, or become disqualified, or withdrawn. That no Member shall be eligible who shall then be an Auditor, and shall have served in succession more than the year next preceding the Election ; and that every year Two Members who shall then be, or shall before have been Auditors, and One Member who shall never have served that office, shall be chosen Auditors. And that all Lists which shall not contain so many and such Members as required by this By-law shall be rejected.

New Auditors
to be chosen
in cases of
vacancy.

XLIII.—THAT in case, by Death, or otherwise, the Auditors be reduced to Three, or a smaller number, a Special General Court shall be convened by order of the Directors for the purpose of electing a sufficient Number of Auditors to make up the original Number ; and that the Election of

such Auditors shall be by Ballot, to be taken by Lists of the Persons for whom the Member balloting votes, and to contain the same Number of Persons as there shall be Vacancies; and that no Member shall be eligible unless he shall at the time of Election hold Three Shares at least on the whole of his own Life, or shall have been a Member prior to the date of the Charter of 1807, nor shall any Member be eligible who shall not signify in writing to the Register, at least Fourteen Days before the day of Election, his intention to become a Candidate for the Office of Auditor; and that the Register shall in the Summonses to Members state the Names and Places of Residence of the Members who shall have signified such intention: but in case any Member who shall have signified such intention shall before the day of Election die, or be disqualified, or by notice in writing to the Register withdraw from being a Candidate, it shall be lawful for the Members assembled at the Special Court to elect another Member, who shall not have signified his intention of being a Candidate as aforesaid, to be an Auditor in the stead of any Person who shall so have died, or become disqualified, or withdrawn. That no Member shall be eligible who shall have been an Auditor immediately before the last annual

Election of Auditors, and shall have served in succession more than the year next preceding such last annual Election; and if the continuing Auditors shall all have served the office of Auditor before the last annual Election of Auditors, One at least of the new Auditors shall be a Member who shall not have served that office before; and if there shall be one continuing Auditor only who shall have been an Auditor in some former year, One at least of the New Auditors shall be a Member who shall have served the office in some former year; and if there shall be no continuing Auditor who shall have been an Auditor in some former year; Two at least of the New Auditors shall be Members who shall have served the office in some former year. And that all Lists which shall not contain so many and such Members as required by this By-law shall be rejected.

Auditors to
verify the
Annual
Accounts by
solemn decla-
ration.

XLIV.—THAT the Auditors for the time being do lay before every Annual General Court the Current Accounts of this Corporation; and also a distinct Account of all the Receipts and Payments of the Corporation for the preceding year, and also a distinct Account of all the Stocks, Funds, and Securities belonging to the Corporation; for which purpose they shall from time to time

at their discretion inspect the Society's Books, and the Bankers' or Brokers' Notes of the Sale and Purchase of Stock, Exchequer Bills, and other Securities; and they shall also from time to time (as far as practicable) actually inspect the Exchequer Bills and Securities of that nature belonging to the Corporation, or such Tallies or Parts of the same as shall not be kept at the Bankers. And every Annual Account so made out, being fairly copied on paper, shall be verified by the solemn Declaration of the Auditors, or Three of them at least, to be made and subscribed in the form prescribed by the aforesaid Act of Parliament of the 5th and 6th Will. 4, c. 62, before Two or more of the Directors of the Society. And every Auditor who shall refuse to make such Declaration as to the truth and accuracy of such Accounts, after being twice summoned so to do by order of the Court of Directors, shall for ever after be disqualified from being elected into holding or executing the office of Auditor of this Corporation.

To be disqualified if they refuse to make such Declaration.

XLV.—THAT the Directors do deliver out printed Receipts at their Courts to the Register by Tale; and that upon the day next preceding the Court of Directors to be held in the last week of every Calendar

Auditors to state Balance of Receipts and Cash.

Month, the Auditors do state and sign in the Minute Book of the Court of Directors a Balance of the Receipts in the hands of the Register, and of the Cash in the hands of the Bankers, and also of the Cash in the hands of the Register.

7. *Of the Duties, &c. of the Register.*

Register to
give Security.

XLVI.—THAT the Register, previous to his admission, shall give good Security, to the satisfaction of the Court of Directors, in the amount of £3000, for the faithful discharge of the Duties of his Office, and shall, at a Court of Directors, make and subscribe the following Declaration, in the form prescribed by the aforesaid Act of the 5th and 6th Will. 4, c. 62:—

“I, A. B., do solemnly and sincerely declare, that I will duly and faithfully execute and perform the office of Register of this Society, to the best of my power. And I make,”
&c.

XLVII.—THAT all Monies to be placed in the Register's hands to answer necessary Disbursements, shall from time to time be issued to him by Cheques drawn on the Bankers, and signed by Three or more of the Directors; and that all the Monies received

in the Society's Office shall every day, at the shutting of the Office, be carried to the Bankers.

Daily Receipts to be carried to Bankers.

XLVIII.—THAT the Directors of this Corporation shall from time to time, at the first Court after their Election, inquire into the state and condition of the Security which shall have been given by the Register, and if found deficient, shall require the same to be made good to their satisfaction, and shall enter the particulars of the same in their Minutes.

Directors to examine Register's Security.

XLIX.—THAT a Register Book be kept for registering Assignments of Policies of this Corporation; and that all Assignments of which notice shall be given to the Office, shall be fairly entered therein, and registered; for the entry whereof the Register shall receive One Shilling, and no more, for each Share comprised in the Policy, or, in case of Policies for specified Sums, for every Two Hundred Pounds assured by the Policy, the same to be paid by the party requiring the Assignment to be registered.

Register Book of Assignments.

L.—THAT the Register, at least One Month before Lady-Day in every year, shall make out an alphabetical List of all the

List of the Members to be prepared annually.

Members of this Corporation entitled to vote at the General Courts, and lay such List before the Auditors; and that the Auditors, within Fourteen Days after the receipt thereof, shall carefully examine the same with the Books and Entries of this Corporation, and certify to the Court of Directors that they have so done, and that the same appears to them to be a true and exact List of the Members of this Corporation contributing on the whole of their own Lives; and that the Directors shall order the said List to be printed, with the 36th and 42nd By-Laws at the end of the same, and shall cause copies thereof so printed to be left at the Office ready to be distributed to Members applying for the same.

Register's Salary not to be altered without consent of Two General Courts.

LI.—THAT no alteration be made in the Salary or Remuneration of the Register, unless the same be in the first instance submitted to a Special General Court, to be for that purpose summoned in the usual manner, and (if approved at such Special General Court) confirmed at a Second General Court.

8. *General.*

Declaration substituted for Oath.

LII.—THAT in all cases not hereinbefore provided for, in which any Oath, solemn

Affirmation, or Affidavit, is now required by any of the Charters of the Society, a Declaration in pursuance of the provisions of the said Act of the 5th and 6th Will. 4, c. 62, may at the discretion of the Court of Directors be substituted.

[The following additional By-Laws, for the purpose of carrying into execution the 14th Section of the Society's Act, were approved by a Special General Court held on the 16th of July, and confirmed by the Quarterly General Court held on the 12th of November, 1845.]

LIII.—THAT the first Reservation of Part of the Annual Contribution payable on each Bonus Policy shall be made in the year next succeeding that in which the Policy shall be granted, and that the Reservations in respect of each Bonus Policy shall be accumulated with Compound Interest at the rate of Three per Cent. per Annum, until the same shall be carried to the Capital or Joint Stock of the Society, and that at the Expiration of the Period of Seven Years from and after the Day of the Date of each Bonus Policy, and at the Expiration of every succeeding Period of Seven Years during the Continuance of the Policy, the amount of the Reserved Parts of the Annual Contribution upon each such Policy, and all Accumulations

of Interest in respect thereof, shall be carried to the Capital or Joint Stock of the Society, and in consideration thereof an Additional Sum shall thereupon be added by way of Bonus to the Sum guaranteed by each such Policy; and the Amount of such Additional Sum shall be ascertained and determined according to the Table of Gross Payments on Admission of Members adopted for the time being by the Court of Directors, or upon similar Data in cases to which the said Tables may not apply.

LIV.—THAT the Contributor in respect of any Bonus Policy shall have the Option of surrendering to the Society, whenever he shall think fit, any Additional Sum which shall have been added to the Sum guaranteed by his Policy, either in consideration of a Payment in Money, or of an Annuity on the Life of the Member named in the Policy, upon such Terms as shall from time to time be fixed by the Court of Directors in that behalf, and the Court of Directors, when thereto required by the Contributor, shall purchase or redeem any such Additional Sum accordingly.

LV.—THAT upon the Death of the Member named in any Bonus Policy, the Reser-

vations and Interest (if any) which shall at the time of his Decease be standing to the separate Account of such Policy shall be paid by the Society, together with the Sum guaranteed by the Policy, and the Additions which may have been made thereto.

[The following By-Law was approved by a Special General Court held on the 21st of June, 1854, and confirmed by the Quarterly General Court held on the 9th of August, 1854.]

LVI.—THAT no Monies of or belonging to this Corporation shall be invested in, or lent, or placed out, upon any other than Government Security, without the approval of at least seven Directors in a Court of Directors assembled.

APPENDIX TO THE BY-LAWS

OF THE

CORPORATION OF THE AMICABLE SOCIETY FOR A PERPETUAL ASSURANCE OFFICE.

TABLE I. Annual Contributions and Premiums for
Assurance on Single Lives, for the whole of Life.

Age next Birthday.	Annual Contribution for one Share.			Annual Pre- mium for £100 Speci- fied Sum.			Age next Birth- day.	Annual Contribution for One Share.			Annual Pre- mium for £100 Speci- fied Sum.		
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
8 to 14	3	9	0	1	11	1	41	6	13	6	3	0	1
15	3	10	6	1	11	9	42	6	17	6	3	1	10
16	3	12	0	1	12	5	43	7	2	0	3	3	11
17	3	13	8	1	13	2	44	7	6	8	3	6	0
18	3	15	6	1	14	0	45	7	11	6	3	8	2
19	3	17	4	1	14	10	46	7	16	6	3	10	5
20	3	19	2	1	15	8	47	8	2	0	3	12	11
21	4	1	0	1	16	6	48	8	7	8	3	15	5
22	4	2	10	1	17	4	49	8	13	6	3	18	1
23	4	4	8	1	18	1	50	8	19	6	4	0	9
24	4	6	6	1	18	11	51	9	6	0	4	3	8
25	4	8	4	1	19	9	52	9	13	0	4	6	10
26	4	10	4	2	0	8	53	10	0	8	4	10	4
27	4	12	6	2	1	7	54	10	9	0	4	14	1
28	4	14	8	2	2	7	55	10	17	6	4	17	10
29	4	17	0	2	3	8	56	11	6	8	5	2	0
30	4	19	6	2	4	9	57	11	16	0	5	6	2
31	5	2	0	2	5	11	58	12	5	6	5	10	6
32	5	4	8	2	7	1	59	12	16	6	5	15	5
33	5	7	6	2	8	4	60	13	10	0	6	1	6
34	5	10	6	2	9	9	61	14	4	2	6	7	10
35	5	13	8	2	11	2	62	14	18	10	6	14	6
36	5	16	10	2	12	7	63	15	13	10	7	1	3
37	6	0	0	2	14	0	64	16	9	8	7	8	4
38	6	3	4	2	15	6	65	17	7	0	7	16	2
39	6	6	8	2	17	0	66	18	6	2	8	4	9
40	6	10	0	2	18	6	67	19	6	10	8	14	1

TABLE II.—Premiums and Contributions for Assurances on Single Lives for Terms of Years.

Age next Birth-day.	For One Year.		For Seven Years.	
	Premium for £100 Specified Sum.	Contribution for One Share.	Annual Premium for £100.	Annual Contribution for One Share.
15	£0 19 3	£2 4 6	£1 0 8	£2 7 6
16	0 19 10	2 6 0	1 1 2	2 8 6
17	1 0 4	2 7 0	1 1 8	2 10 0
18	1 0 10	2 8 0	1 2 0	2 11 0
19	1 1 4	2 9 0	1 2 6	2 12 0
20	1 1 10	2 10 0	1 2 10	2 13 0
21	1 2 5	2 11 6	1 3 5	2 14 0
22	1 3 0	2 13 0	1 4 0	2 15 0
23	1 3 7	2 14 6	1 4 6	2 16 6
24	1 4 2	2 15 6	1 5 0	2 17 6
25	1 4 9	2 17 0	1 5 6	2 18 6
26	1 5 0	2 17 6	1 5 10	2 19 6
27	1 5 4	2 18 6	1 6 1	3 0 0
28	1 5 8	2 19 0	1 6 5	3 1 0
29	1 5 10	2 19 6	1 6 9	3 1 6
30	1 6 2	3 0 6	1 7 1	3 2 6
31	1 6 5	3 1 0	1 7 6	3 3 6
32	1 6 9	3 1 6	1 7 11	3 4 0
33	1 7 2	3 2 6	1 8 4	3 5 0
34	1 7 6	3 3 6	1 9 2	3 7 0
35	1 8 0	3 4 6	1 10 3	3 9 6
36	1 8 5	3 5 6	1 11 9	3 13 0
37	1 8 10	3 6 6	1 13 3	3 16 6
38	1 9 6	3 8 0	1 14 10	4 0 0
39	1 10 4	3 10 0	1 16 0	4 3 0
40	1 11 6	3 12 6	1 17 5	4 6 0
41	1 12 10	3 15 6	1 18 0	4 7 6
42	1 14 5	3 19 0	1 18 10	4 9 6
43	1 16 1	4 3 0	2 0 6	4 13 0
44	1 17 8	4 6 6	2 1 6	4 15 6
45	1 19 4	4 10 6	2 3 10	5 1 0
46	2 0 6	4 13 6	2 5 10	5 5 6
47	2 2 2	4 17 0	2 7 6	5 7 6
48	2 4 6	5 2 6	2 10 3	5 15 6
49	2 7 0	5 8 0	2 12 10	6 1 6
50	2 9 6	5 14 0	2 15 6	6 7 6
51	2 12 4	6 0 6	2 18 9	6 15 0
52	2 14 7	6 5 6	3 2 0	7 2 6
53	2 17 0	6 11 0	3 5 3	7 10 0
54	2 19 7	6 17 0	3 8 6	7 17 6
55	3 2 4	7 3 6	3 11 9	8 5 0
56	3 6 0	7 12 0	3 15 4	8 13 6
57	3 9 10	8 0 6	3 18 8	9 1 0
58	3 13 6	8 9 0	4 3 4	9 11 0
59	3 16 0	8 15 0	4 8 3	10 3 0
60	3 18 9	9 1 6	4 14 0	10 16 0

TABLE III.—Annual Premiums and Contributions payable during the Joint Continuance of Two Lives for Assurances to be paid when either of the Two shall drop.

Age.	Age.	Annual Premium for £100 Specified Sum.	Annual Contribution for One Share.	Age.	Age.	Annual Premium for £100 Specified Sum.	Annual Contribution for One Share.
		£ s. d.	£ s. d.			£ s. d.	£ s. d.
10	10	2 9 6	5 14 0	25	50	5 11 10	12 17 0
	15	2 12 3	6 0 0		55	6 11 10	15 3 0
	20	2 15 0	6 6 6		60	7 18 6	18 4 6
	25	2 19 6	6 17 0	30	30	3 16 10	8 16 6
	30	3 6 0	7 12 0		35	4 2 4	9 9 6
	35	3 12 6	8 7 0		40	4 10 5	10 8 0
	40	4 1 6	9 7 6		45	4 18 0	11 5 6
	45	4 10 3	10 7 6		50	5 13 10	13 2 0
	50	5 7 0	12 6 0		55	6 13 9	15 7 6
	55	6 7 2	14 12 6		60	8 0 0	18 8 0
	60	7 13 10	17 14 0	35	35	4 8 4	10 3 0
15	15	2 14 9	6 6 0		40	4 15 0	10 18 6
	20	2 17 6	6 12 6		45	5 2 0	11 14 6
	25	3 2 3	7 3 0		50	5 17 6	13 10 6
	30	3 8 3	7 17 0		55	6 16 9	15 14 6
	35	3 14 8	8 12 0		60	8 2 6	18 14 0
	40	4 3 6	9 12 0	40	40	5 3 0	11 14 6
	45	4 12 0	10 1 0		45	5 8 0	12 8 6
	50	5 8 9	12 10 0		50	6 3 2	14 3 6
	55	6 9 0	14 16 6		55	7 1 10	16 6 0
	60	7 14 6	17 15 6		60	8 7 0	19 4 0
20	20	3 2 11	7 4 6	45	45	5 18 3	13 12 0
	25	3 6 2	7 12 0		50	6 12 8	15 5 0
	30	3 10 6	8 2 0		55	7 10 9	17 6 6
	35	3 16 10	8 16 6		60	8 15 3	20 3 0
	40	4 5 5	9 16 6	50	50	7 6 8	16 17 6
	45	4 13 9	10 15 6		55	8 4 0	18 17 0
	50	5 10 4	12 14 0		60	9 8 0	21 12 6
	55	6 10 6	15 0 0	55	55	9 0 6	20 15 0
	60	7 17 2	18 1 6		60	10 3 3	23 7 6
25	25	3 9 2	7 19 0		60	11 4 7	25 16 6
	30	3 13 3	8 8 6	60	60		
	35	3 19 0	9 1 6		60		
	40	4 7 6	10 1 6		60		
	45	4 15 6	10 19 6		60		

TABLE IV.—Annual Premiums and Contributions payable so long as either of Two Lives is in being for Assurance to be paid on the Death of the Survivor.

Age.	Age.	Annual Premium for £100 Specified Sum.	Annual Contribution for One Share.	Age.	Age.	Annual Premium for £100 Specified Sum.	Annual Contribution for One Share.
		£ s. d.	£ s. d.			£ s. d.	£ s. d.
10	10	0 17 9	2 1 0	25	50	1 14 4	3 19 0
	15	0 18 10	2 3 6		55	1 16 0	4 3 0
	20	1 0 0	2 6 0		60	1 17 8	4 6 6
	25	1 1 0	2 8 6	30	30	1 8 4	3 5 6
	30	1 2 0	2 10 6		35	1 10 10	3 11 0
	35	1 2 6	2 12 0		40	1 13 4	3 16 6
	40	1 3 0	2 13 0		45	1 15 10	4 2 6
	45	1 4 4	2 16 0		50	1 18 4	4 8 0
	50	1 5 7	2 19 0		55	2 0 6	4 13 0
	55	1 6 8	3 1 6		60	2 2 4	4 17 6
	60	1 7 9	3 4 0	35	35	1 13 9	3 17 6
15	15	1 0 0	2 6 0		40	1 16 10	4 4 6
	20	1 1 4	2 9 0		45	2 0 0	4 12 0
	25	1 2 8	2 12 0		50	2 3 2	4 19 6
	30	1 3 8	2 14 6		55	2 5 9	5 5 0
	35	1 4 7	2 16 6		60	2 8 3	5 11 0
	40	1 5 2	2 18 0	40	40	2 0 8	4 13 6
	45	1 6 8	3 1 6		45	2 3 0	4 19 0
	50	1 8 2	3 5 0		50	2 6 7	5 7 0
20	55	1 9 6	3 8 0		55	2 10 0	5 15 0
	60	1 10 8	3 10 6		60	2 13 0	6 2 0
	20	1 2 10	2 12 6	45	45	2 7 8	5 9 6
	25	1 4 4	2 16 0		50	2 12 8	6 1 0
	30	1 5 6	2 18 6		55	2 17 4	6 12 0
	35	1 6 9	3 1 6		60	3 1 7	7 1 6
	40	1 7 6	3 3 6	50	50	2 19 2	6 16 0
	45	1 8 10	3 6 6		55	3 5 6	7 10 6
25	50	1 11 0	3 11 6		60	3 11 6	8 4 6
	55	1 12 6	3 15 0	55	55	3 13 7	8 9 0
	60	1 13 10	3 18 0		60	4 3 10	9 13 0
	25	1 4 2	2 15 6		60	4 12 6	10 13 0
	30	1 6 2	3 0 0				
	35	1 8 2	3 5 0				
	40	1 10 3	3 9 6				
	45	1 12 4	3 14 6				

TABLE V.—Annual Premiums and Contributions payable during the Joint Continuance of Two Lives, A and B, for Assurances to be paid at the decease of A, provided B be then living.

Age of A.	Age of B.	Annual Premium for £100 Specified Sum.			Annual Contribution for One Share.			Age of A.	Age of B.	Annual Premium for £100 Specified Sum.			Annual Contribution for One Share.		
		£	s.	d.	£	s.	d.			£	s.	d.	£	s.	d.
10	10	1	4	9	2	17	0	40	10	2	19	8	6	17	0
	20	1	4	7	2	16	6		20	2	17	9	6	18	0
	30	1	3	2	2	13	6		30	2	15	2	6	7	0
	40	1	1	10	2	10	0		40	2	11	0	5	17	6
	50	1	0	7	2	7	6		50	2	5	11	5	5	6
	60	0	19	7	2	5	0		60	2	0	4	4	13	0
	70	0	18	2	2	2	0		70	1	15	4	4	1	6
20	10	1	13	3	3	16	6	50	10	4	7	2	10	0	6
	20	1	11	5	3	12	6		20	4	5	8	9	17	0
	30	1	9	8	3	8	0		30	4	3	6	9	12	0
	40	1	7	8	3	3	6		40	3	19	4	9	2	6
	50	1	5	10	2	19	6		50	3	13	4	8	8	6
	60	1	4	6	2	16	6		60	3	6	3	7	12	6
	70	1	3	0	2	13	0		70	2	18	6	6	14	6
30	10	2	2	10	4	18	6	60	10	6	15	0	15	10	6
	20	2	0	10	4	14	0		20	6	13	9	15	7	6
	30	1	18	5	4	8	6		30	6	12	4	15	4	6
	40	1	16	3	4	3	6		40	6	8	6	14	15	6
	50	1	13	9	3	17	6		50	6	1	8	14	0	0
	60	1	11	0	3	11	6		60	5	12	4	12	18	6
	70	1	7	8	3	3	6		70	4	19	8	11	9	0

INDEX.

	PAGE
ACCOUNTS to be Audited	176
ACTION, a power to prosecute or defend	8
ACTS OF PARLIAMENT	115, 141
ACTUAL DIVIDEND	100, 107, 183
ADJOURNMENT. See GENERAL COURTS.	
ADMISSION, Persons admitted to be Members	9
not without consent of Seven Directors	149
regulations respecting	149, 152
ADVANCES may be made on Claims	42, 165
AGES, limited	149
ANNUITIES may be granted to Members	19
or instead of Policies or Claims	58
not without consent of two Courts	161
ARREARS to be advertised	160
ASSIGNMENTS of Policies to be Registered	179
ASSURANCES may be made for specified Sums	109, 134
may be effected in certain cases with other Societies	146
ATTORNEY, Members may act by, except electing Directors	26
AUDITORS, when and how chosen	173
qualification of	173
to lay before the General Courts the Yearly Accounts	176
when disqualified	177
to state Balance of Receipts and Cash	177
BALANCE DIVIDEND	98
BALLOT at General Courts	169, 173
BANKING, Society not to deal in, or Merchandise	31, 32
BONUS POLICIES may be granted	135
BONUS to be added every seven years	181
may be surrendered or commuted	182

	PAGE
BOOKS, Registry or Entry Books to be kept, and may be inspected	27
BY-LAWS, a power to make or alter	21
not to be altered except on Notice given	168
no Order, &c. to be deemed a By-Law until approved by two consecutive General Courts	169
additional, relative to Bonus Policies	181
ditto relative to Loans	183
CAPITAL, accumulation of 19, 30, 50, 59, 74	
how to be valued	103, 129
to be improved	107
CASH, not to be lent or invested in other than Land or Government Securities	42
not to be invested in any other than Government Securities, without the approval of at least seven Directors assembled at a Court	183
to be balanced, and stated by Auditors monthly	177
to be carried to Bankers	179
CERTIFICATES of Deaths to be produced	28, 162
CHAIRMAN to be appointed, and have Casting Vote	24
CHARTERS, Original Charter, 5th Queen Anne	3
Supplemental Charter, 3d Geo. II.	37
Additional Charter, 30th Geo. III.	45
30th Oct. 1807, 48th Geo. III.	52
12th Feb. 1823, 4th Geo. IV.	62
12th April, 1836, 6th William IV.	81
when Forfeited	33
CLAIMS, Nominees to receive	10
not to be less than £200 per Share	106
proof of, how to be made	28, 162
advances may be made on Claims	42, 165
receipts for Monies paid on	163
to be paid three months after proof of Death	165
COMMITTEES of Directors	172
CONTRIBUTIONS, directed antecedent to 30th October, 1807	10, 49, 60
to be apportioned according to Age, and conditions of Policies	57
to be paid for the whole year, and how	50, 158
additional in particular hazards	157
how to be appropriated 16, 17, 18, 59	
power to accept varied	108

INDEX.

191

PAGE

CONTRIBUTORS may be admitted on the Lives of others 150

COURTS. Directors' to be held weekly . . . 172
General. See GENERAL COURTS.

DEATHS, Proof of, how to be made . . . 28, 162

DECLARATION, if untrue or fraudulent, all Claim to be
forfeited . . . 58, 153
to be signed on admission . . . 152
to be substituted for Oath . . . 180

DIRECTORS to be Members, and Twelve in number . 12
to be sworn . . . 14, 25
to be annually chosen . . . 22
how and when chosen . . . 22, 167, 169
Seven to constitute a Court . . . 19, 25
Courts of, when to be holden . . . 25, 172
to have a Chairman . . . 24
to manage the affairs of the Corporation . 20
may choose and remove inferior officers 26, 112
must reside within limits of the Penny Post . 76
to be sworn to observe restrictions in the
Charters . . . 35
to deliver over Accounts . . . 172
Committee of, for Keys . . . 172
to issue Receipts, by tale . . . 177
when disqualified . . . 23
dying or disqualified, others to be chosen . 23

DISBURSEMENTS to be by cheques on bankers . . 178

DIVIDEND, actual, how calculated . . . 99
may be increased . . . 133
when declared . . . 162

ELECTION of Directors . . . 169
of Auditors . . . 173
Members in their own right only to vote . . 40

EXCLUSIONS. See POLICIES.

EXCHANGE of Nominee . . . 10

EXTRA RISKS . . . 157

FORFEITS on non-payment of Contributions, on Policies
granted previous to the Charter of 1807 . 160
on Policies granted since 1807 . . . 158

	PAGE
GUARDIANS of Infants, may make Declaration	151
GENERAL COURTS, appointment of	21
not to consist of less than Twenty Members	21
may make By-Laws and alter them	21
Notice of, to be given	166
to be held Annually	166
for Election of Directors and Auditors	167
Special, when desired by Twenty-four Mem- bers	167
Adjournment of	168
Ballot at	169
GROSS PAYMENTS in lieu of Annual Contributions	109, 157
INCORPORATION, grant of	4
INTEREST, rate of in annual valuations	101, 128
JOINT STOCK, how to be raised or diminished	19, 31, 50, 59, 74
KEYS of Safe Closet to be kept by a committee	172
LANDS, power of purchasing and conveying	8, 28, 29
LICENCE	157
LIST OF MEMBERS, to be annually printed	179
LOANS authorized to be made on Mortgage	123, 144
on Policies	127
LOST POLICIES	164
MEMBERS, not to exceed 2000	7, 10
the number extended to 4000	48
further extended to 8000	57
to 16,000	72
to 32,000	96
not to be admitted without consent of Seven Directors, and at what Ages	149
to receive notice of General Courts	166
List of, to be printed	179
MONIES, not to be lent but on Land, Government Secu- rities, or on Claims	42
may be lent on Mortgage Securities	123, 127, 144
MORTALITY, Table of	101
MORTGAGE SECURITY may be accepted	123
NOMINEES to receive Dividends, and may be changed at pleasure	10

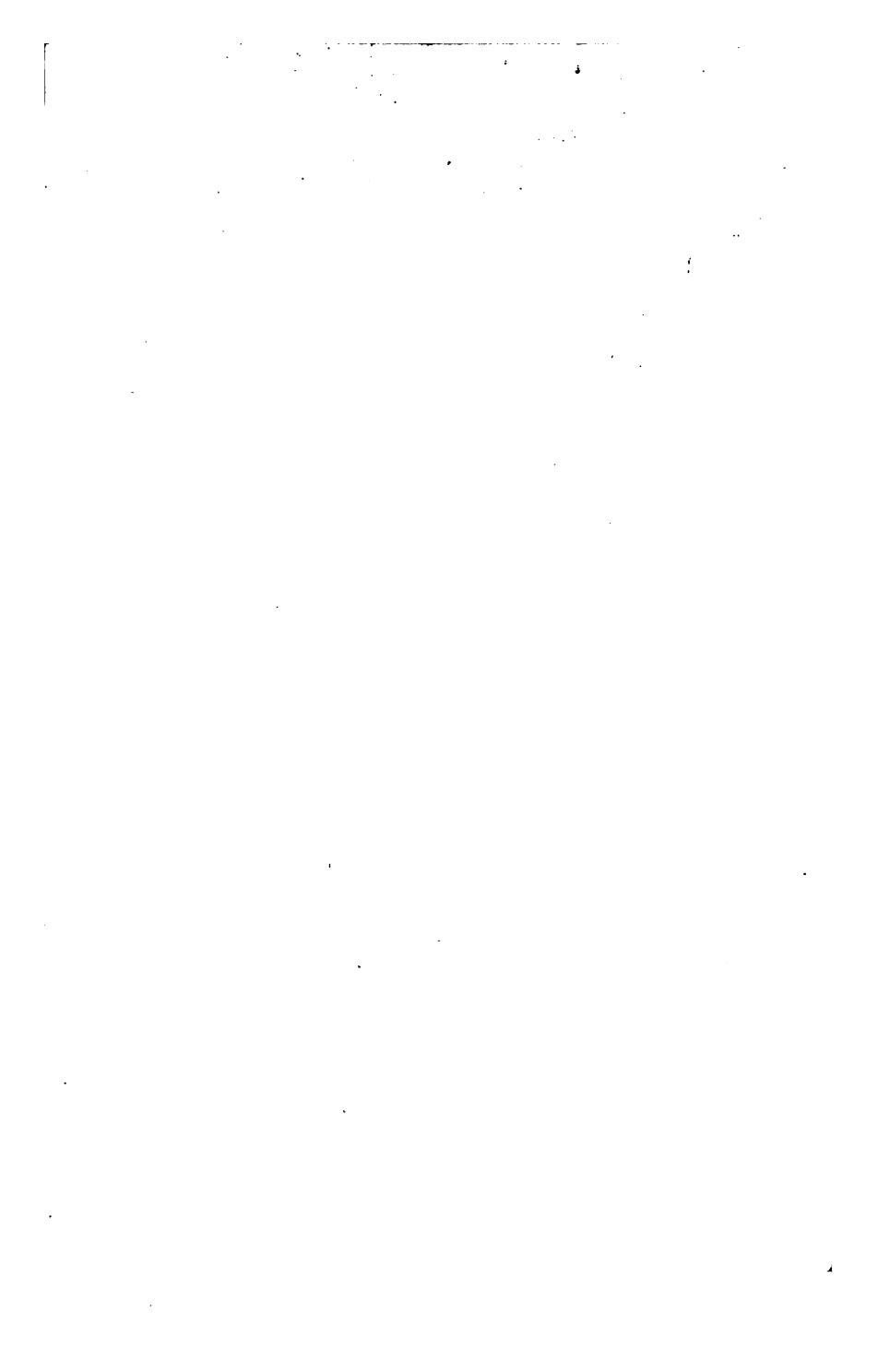
INDEX.

193

	PAGE
NON-APPEARANCE FINE	157
OATH, Power to administer	41, 42
Declaration may be substituted for	180
OFFICERS, to be chosen by Directors	26
PAYMENTS, original	10, 11
to be made at House between 9 and 4 o'clock	158
gross, in lieu of Annual Contributions	109, 157
PENALTIES, to be reasonable	21
POLICY, every Member to have	12
when forfeited	43, 58, 153, 154, 159
Terms of Re-admission	159
may be exchanged	155
lost, new one to be granted	42, 164
not to exceed 35 Shares, or £7000	155
to be advertised for Exclusion	43, 160
may be redeemed	161
PREMIUMS, for specified Sums	156
PROFITS, how divided	18
PROFIT and LOSS, annual, how computed	98
average	99
to be taken on average of seven years	132
PROOF of Death, how to be made	28, 162
PROPERTY of Society to be treated as Personal Property	127
PROPOSAL, to be completed within one month after acceptance	153
QUALIFICATION for Director	169
for Auditor	173
RE-ADMISSION, when and upon what terms	159
RECEIPTS, for Monies paid on Claims	163
to be delivered to the Register by tale, and balanced monthly by Auditors	177
REDEMPTION of Policies	161
REGISTER, how appointed	111
may or may not be a Member	112
his Salary	15, 51, 76, 113, 180
to give Security, to be annually inquired into, 178, 179 not to intermeddle with Election of Directors	170
SEAL, the Society to have, alterable at pleasure	9
when to be affixed, and to what	171

	PAGE
SECURITY on payment of Claims in certain cases . . .	164
on granting new Policies	164
SHARES, original, 1706 to 2000	7
extended 1790 „ 4000	48
1807 „ 8000	57
1823 „ 16,000	72
1836 „ 32,000	96
number of, on each Life limited	155
SOCIETY, a Body Corporate and Politic, and to have per-	
petual Succession	7
may purchase Land, and grant and convey	8, 28, 29
may purchase Public Stocks	144
may sue and be sued	8
may have a common Seal, alterable at pleasure	9
not to deal in Merchandise, nor act as Bankers	31, 32
may effect Assurances for specified Sums	109
may effect Assurances on Lives with other	
Companies	146
SUICIDE	154
TABLES of Contributions and Premiums	184
VALUATIONS, to be made annually	97
of limited and contingent Assurances	110
to be made after 5th July	162
VOTES, each Member to have one Vote only, and Chairman	
to have Casting Vote	24
qualification to vote	40

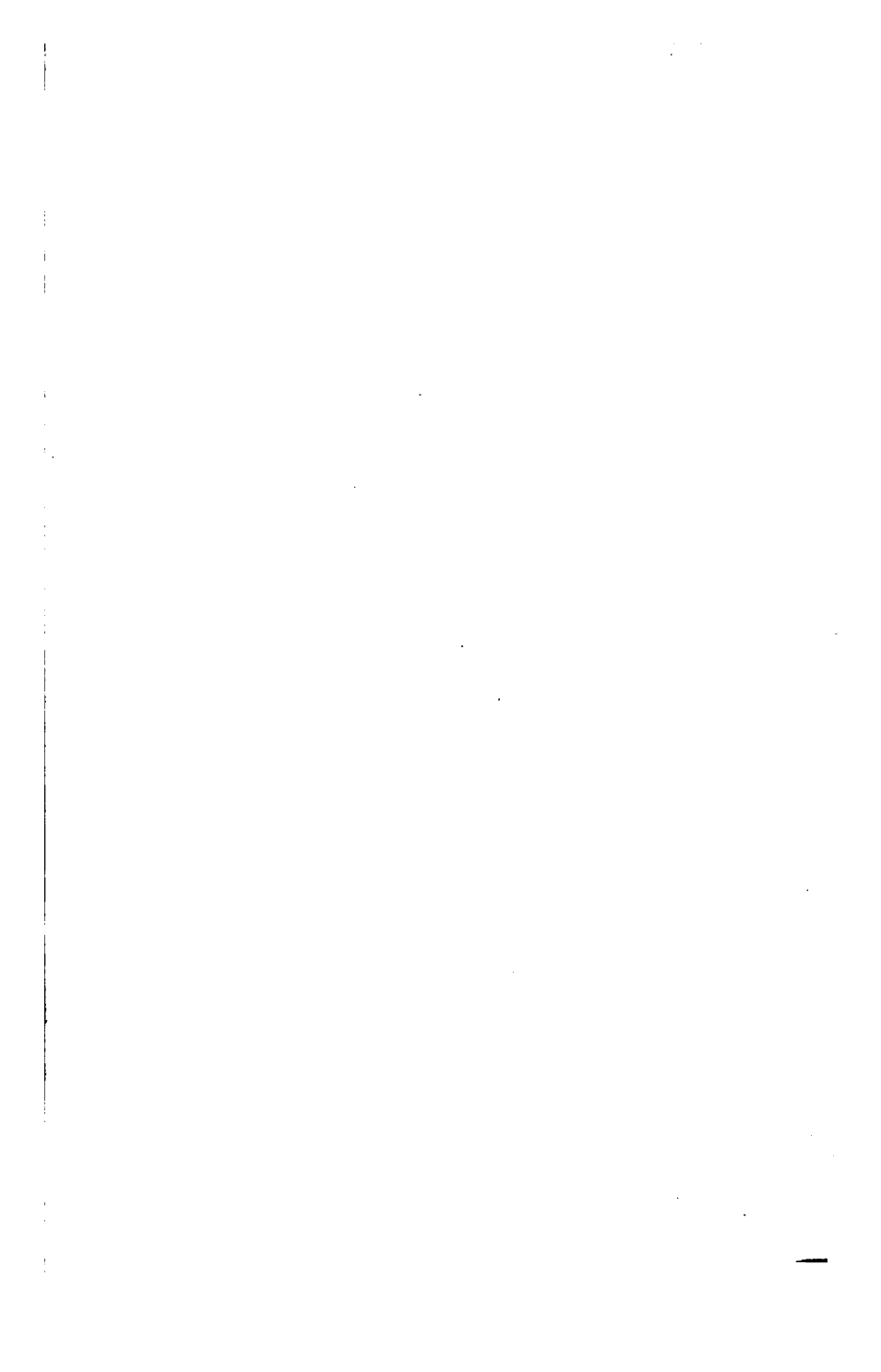
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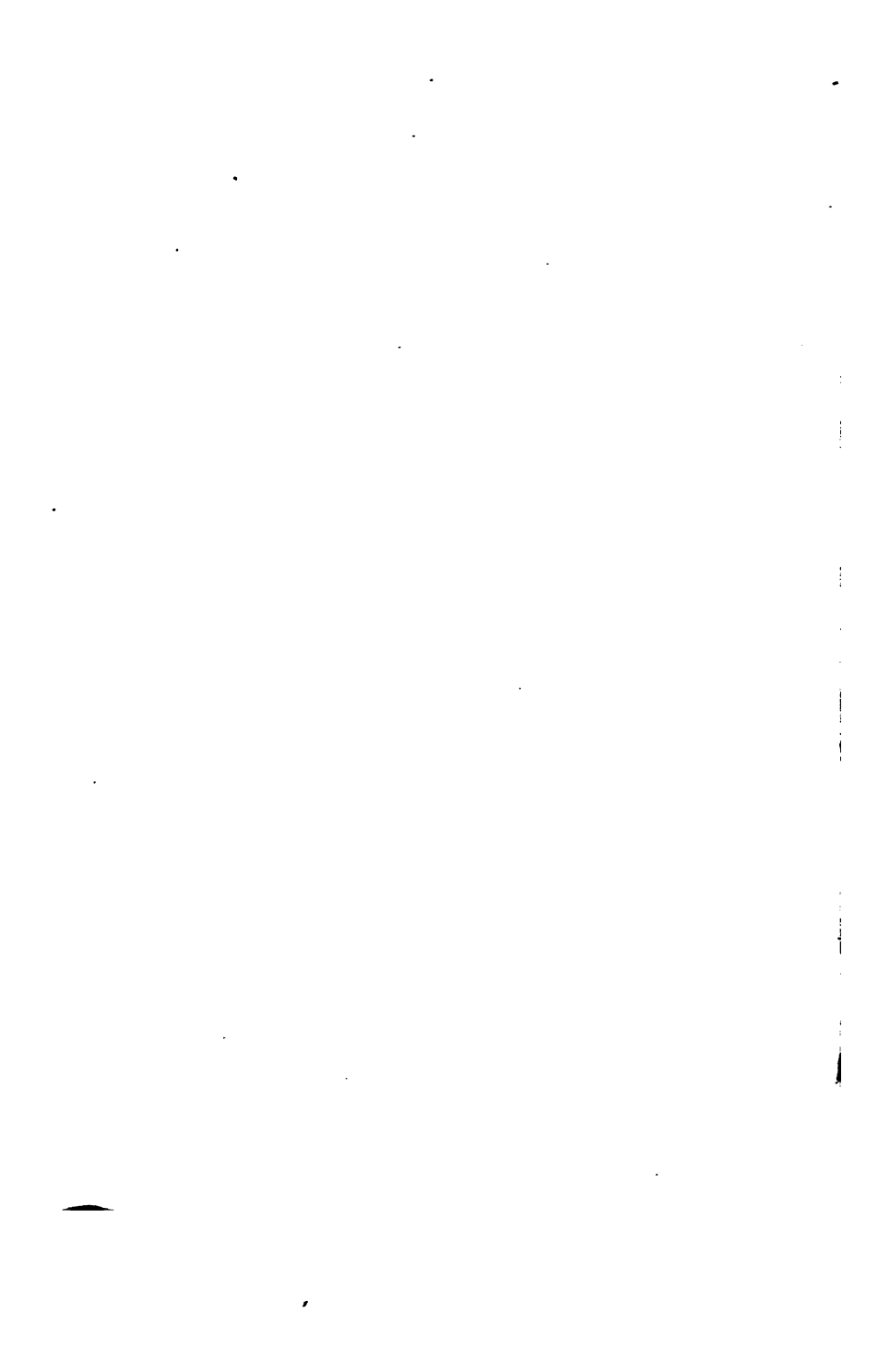


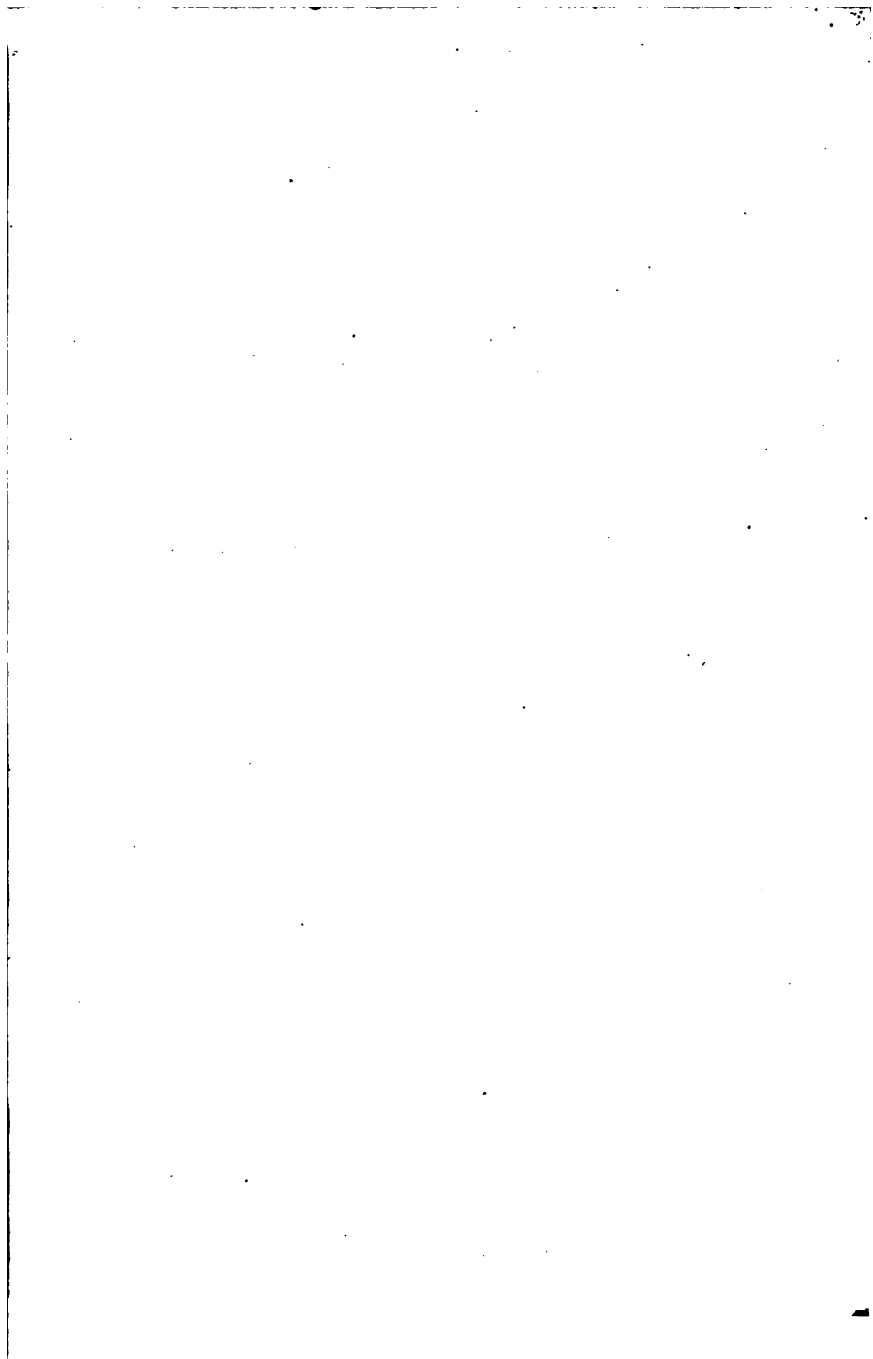


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the 1990s, the number of people in the world who are undernourished has increased from 600 million to 800 million. The number of people who are malnourished has increased from 1.2 billion to 1.5 billion. The number of people who are obese has increased from 100 million to 300 million.

The World Bank has estimated that the cost of malnutrition to the world economy is \$100 billion per year. The cost of obesity to the world economy is \$100 billion per year. The cost of undernutrition to the world economy is \$100 billion per year.

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